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Banco Santander Chile

4Q25 results

February 5, 2025

Important information

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

Note: the information contained in this presentation is not audited and is presented in Chilean Bank GAAP which is similar to IFRS, but there are some differences. Please refer to our 2024 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.

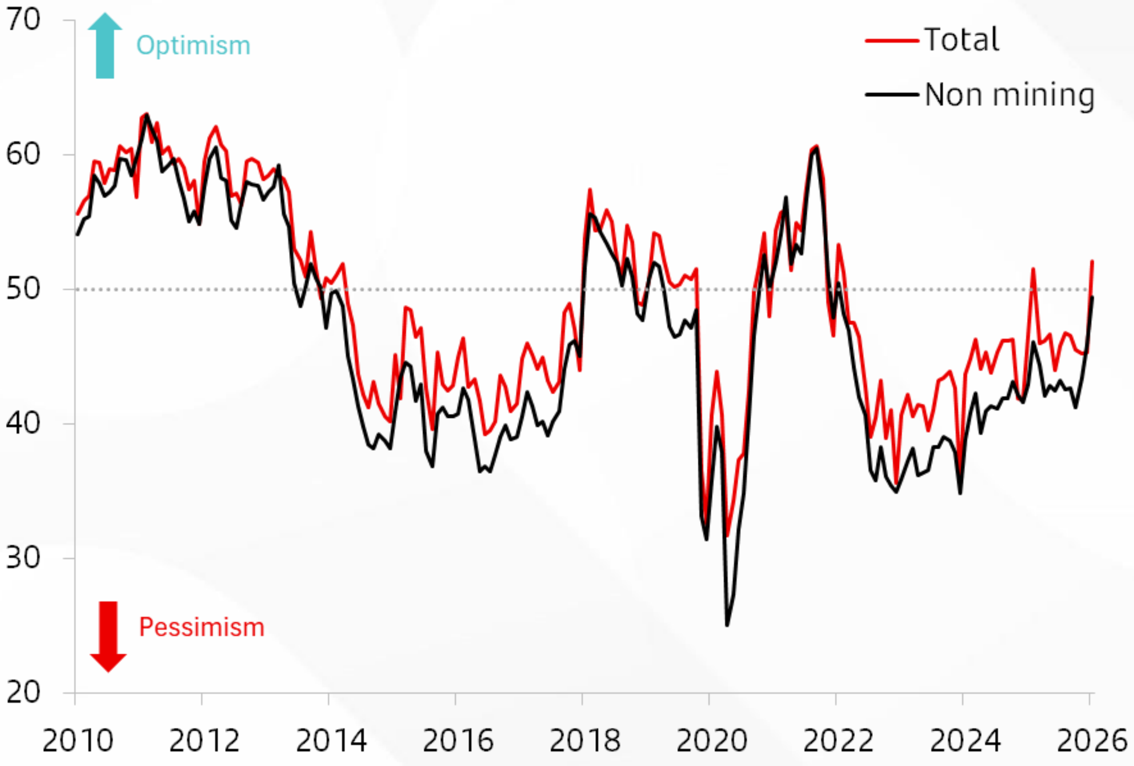
Agenda

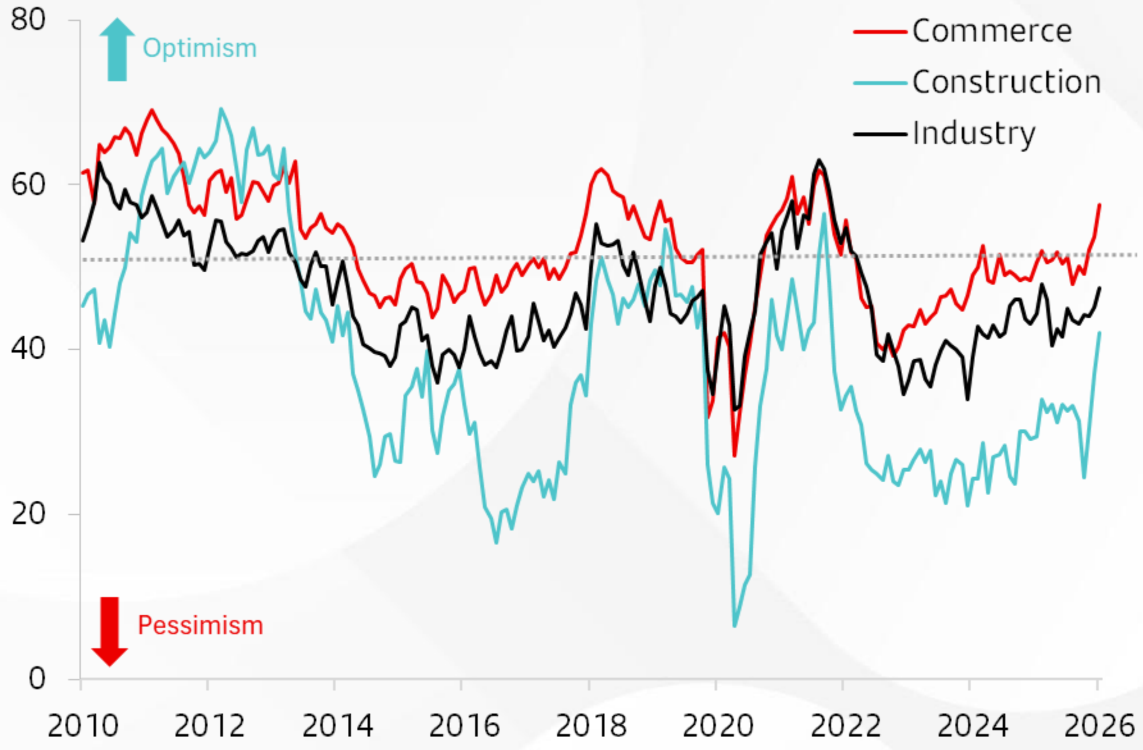
Regulatory environment

Implementation of current legislation			*Main economic policy initiatives for 2026*		
Dividend Subsidy Law	**Fintech and Open Finance Law**	**Sectorial Permits Law**	**Large investment projects**	**Corporate tax reduction**	**Fiscal adjustment**
Aiming to lower effective borrowing costs and reactivate housing demand	To promote data portability, enhance competition among financial institutions, and foster innovation in digital financial services.	To simplify and eliminate redundant regulatory approvals, reducing barriers for investment and project execution.	Simplifying permits and technical requirements.	To improve competitiveness and attract domestic and foreign investment.	Enhancing spending efficiency and fiscal sustainability.

Business confidence continues its upward trend and moves gradually into optimistic territory

Monthly Business Confidence Index (MBCI)
(diffusion index, neutral = 50)



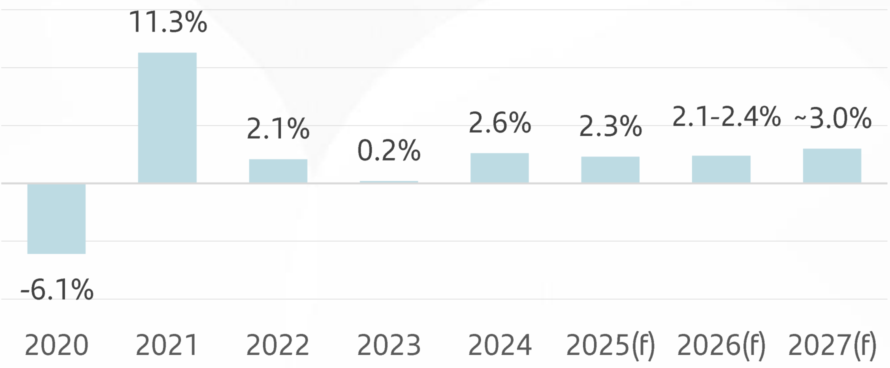


Sources: Central Bank of Chile, ICARE and Santander.

Macro view

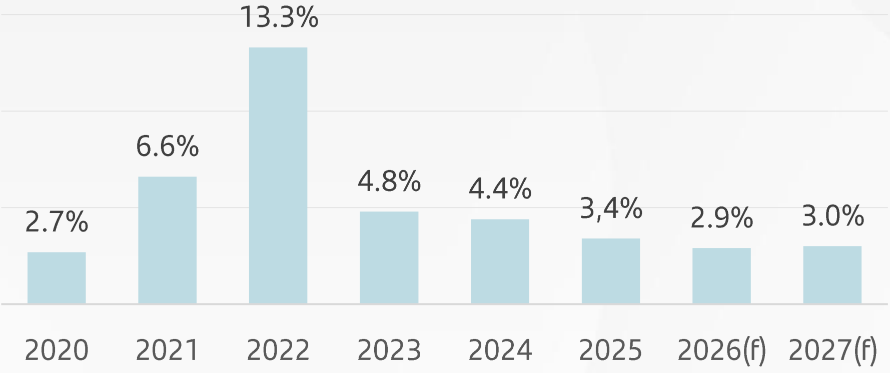
GDP growth

Annual growth %



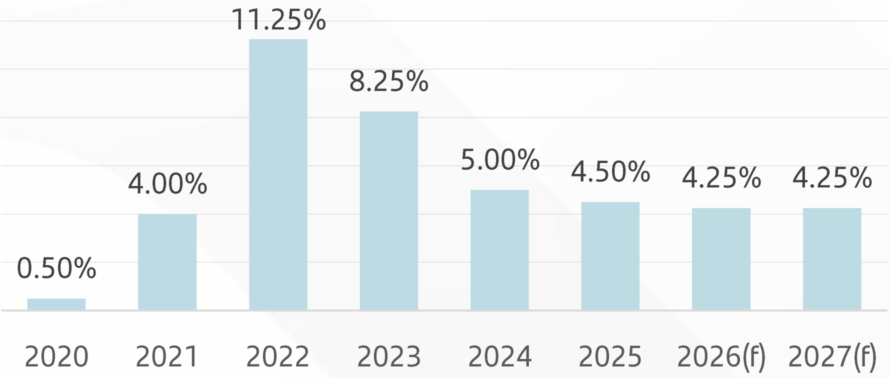
Inflation

UF inflation, annual variation, %



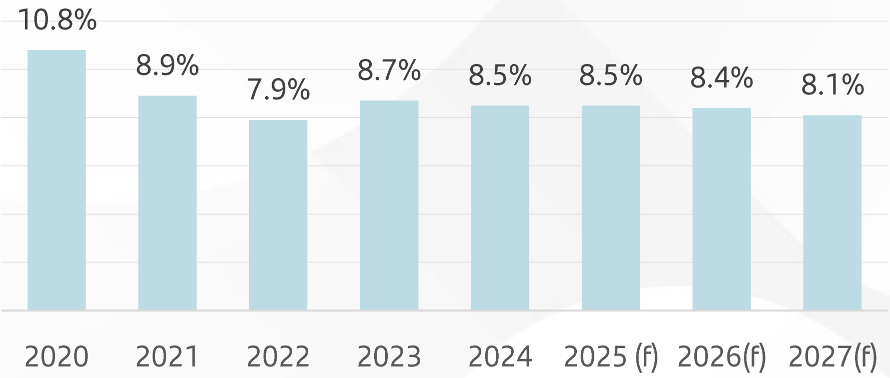
Monetary Policy Rate

%, eop



Unemployment annual average

%



Sources: Central Bank of Chile and Santander estimates.

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Agenda

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

Our strategy to create value for our stakeholders

Digital Bank with Work/Café

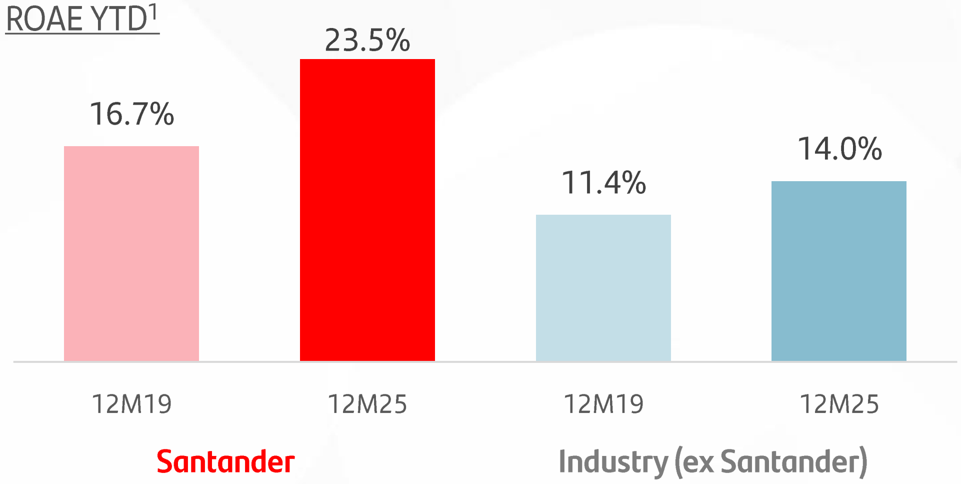
Value Creation

- ROAE >20%
- Payout between 60-70%

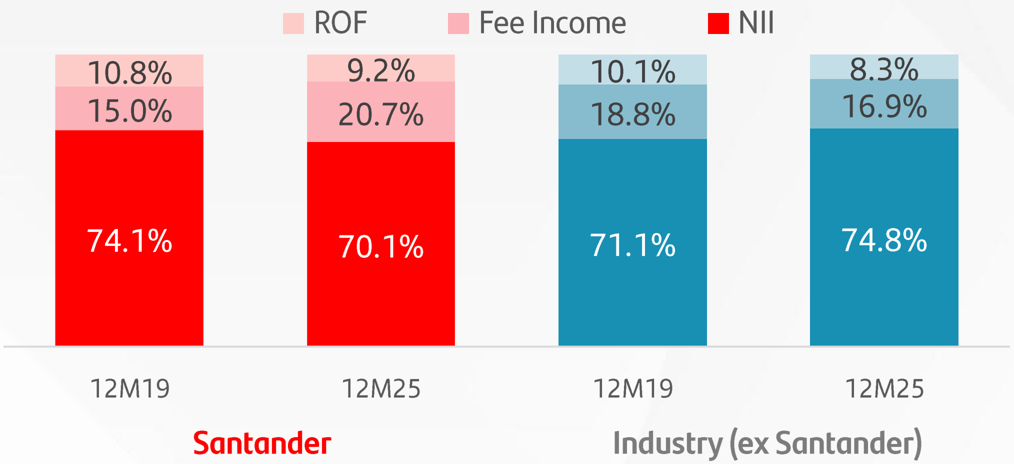
	1	2	3	4	5
Pillar	Client centered	Global platform and process automatization, leveraging AI	Transactional solutions & non-credit services	Client activity	Capital
Focus	New and active clients	Focused on cost per active client and efficiency	Increasing fees and financial transactions	Increasing volume transaction	With solid levels of CET1
Key KPIs to watch	+5 million total clients (2026)	Levels of efficiency improving	Fees growing faster than loans	Digital sales	~11%

Our strategy has succeeded in changing the income mix and creating a more efficient and profitable bank.

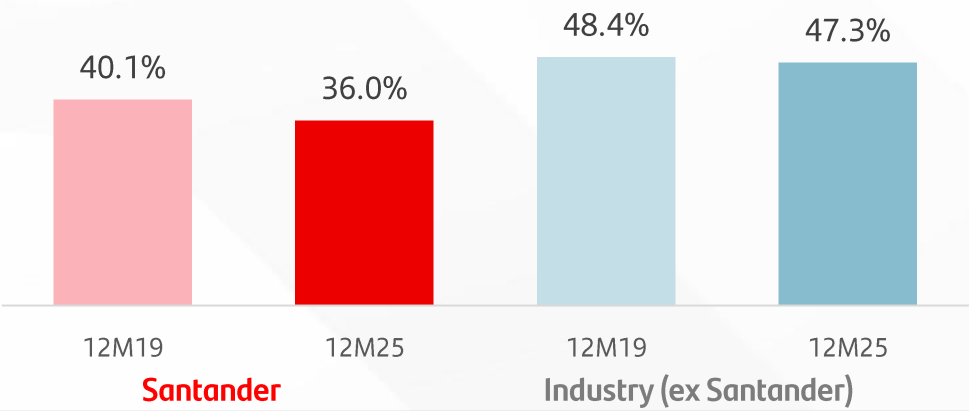
ROAE YTD[1]



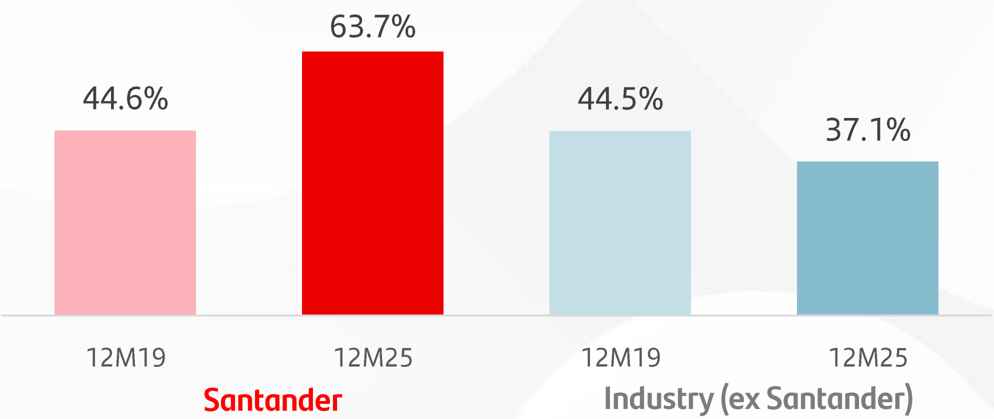
Income mix evolution



Efficiency Ratio[2]



Recurrence Ratio[3]



1.ROAE: Annualized net income attributable to shareholders' / average shareholders' equity YTD. 2.Efficiency ratio: operating expenses including impairment and other operating expenses/ financial margin + fees+ financial transactions and net other operating income 3.Fees/ core expenses. Industry figures are YTD as of December 2025. Source: CMF Chile

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Agenda

Key messages

Results

Net Profit

Ch$1,053 bn
+23%YoY

ROAE

23.5 %
+330bp

Efficiency

36.0%
-300bp

12M25 financial highlights

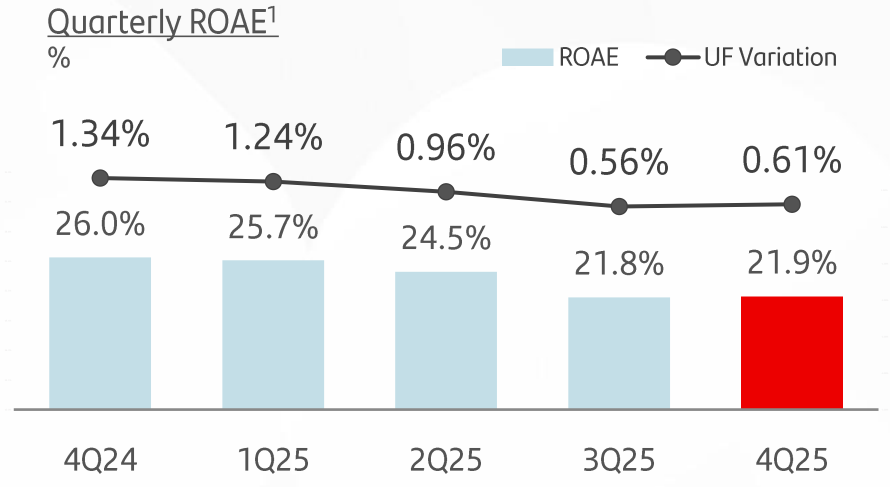
- Fees growth 9% YoY and Financial transactions grow 8% YoY. Mutual funds growing 7% YoY.
- Recurrence levels of 63.7%, Best in class.
- NII increases 11% YoY with a NIM of 4.0%.
- CET1 of 11.0%
- Payout of 60% of 2025 income is provisioned for our annual dividend to be approved in April 2026.
- 144a bond issued in Jan 2026: US$ 500 million for 5 yr at 4.55%

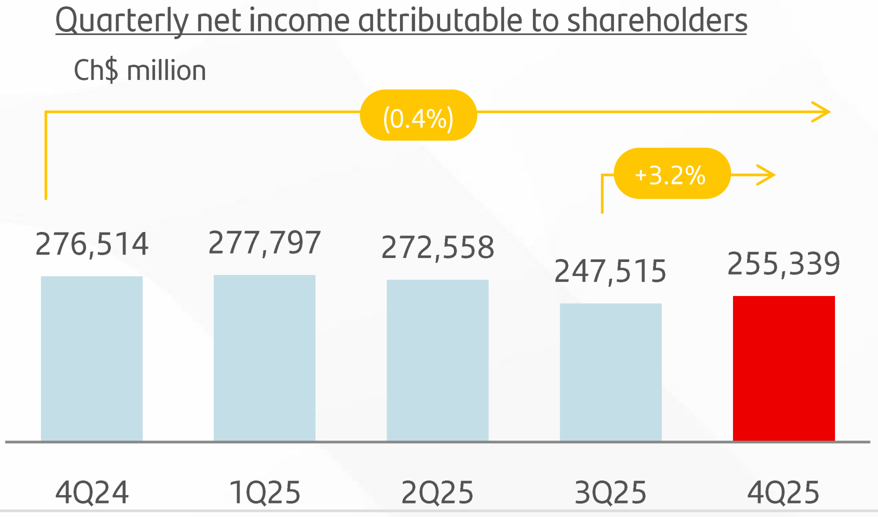
Awards and recognitions

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

- MSCI ESG rating improves to AA
- Sustainalytics rating improves to 15.4

ROEs remains above 20% and NIM above 4% despite lower inflation environment





Net interest income

Ch$ billion	12M25	YoY	QoQ
Net interest income	1,747	16.1%	4.3%
Net readjustment income	270	(13.9%)	14.9%
Net income from interest and readjustments	**2,017**	**10.9%**	**5.3%**
Avg. Int. earning assets	30,374	(1.0%)	0.5%
Average loans	40,984	0.3%	(0.2%)
Int. earning asset yield[2]	7.5%	-51bp	+28bp
Cost of funds[3]	3.8%	-94bp	+10bp
NIM YTD[4]	4.0%	+43bp	+18bp

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

Rapidly monetizing expansion of client base through digital accounts and transactionality

4.6 million clients

2.3 million digital clients

58%
Of total clients are active customers

+5% YoY
Active customers

+7% YoY
Total customers

Checking accounts (#) **+9% YoY**

Credit Card Transactions (#) **+15% YoY**

Asset Management

Mutual Funds AUMs ($) **+7% YoY**

Business current accounts **547k +19% YoY**

#1 **SME: Client satisfaction with an NPS of 37 pts**

#2 **Individuals: Client satisfaction with an NPS of 59 pts**

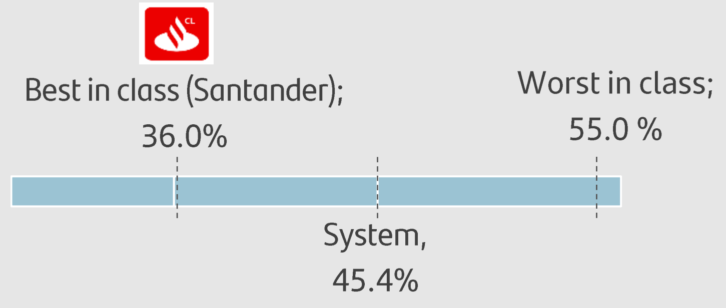
Ch$ billion	12M25	YoY	QoQ
Card fees	146.5	12.8%	5.7%
Getnet	109.1	38.8%	14.8%
Asset mgt & Insurance	147.4	8.0%	(1.2%)
Accounts & Collections	142.3	2.9%	--%
Others	50.5	--%	--%
Total Fees	**595.8**	**8.9%**	**7.1%**
Results from financial transactions	**266.3**	**7.7%**	**(37.2%)**
Total Fees + Fin. Trxs.	**862.2**	**8.5%**	**(8.9%)**

Credit card number of transactions and business current accounts based on information from the CMF as of November 2025 or latest information available. NPS as of December 2025, latest data available.

Best in class: Efficiency ratio 36.0% in 2025, with recurrence of 63.7%

Efficiency[1]

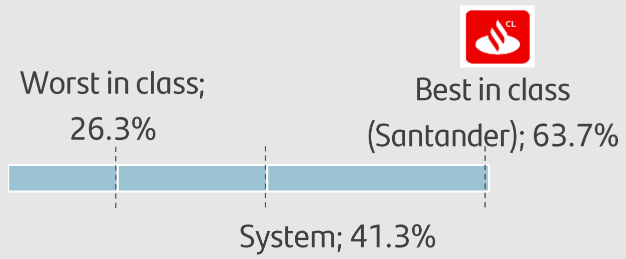
%



Most efficient bank in Chile 2025

Recurrence[2]

%

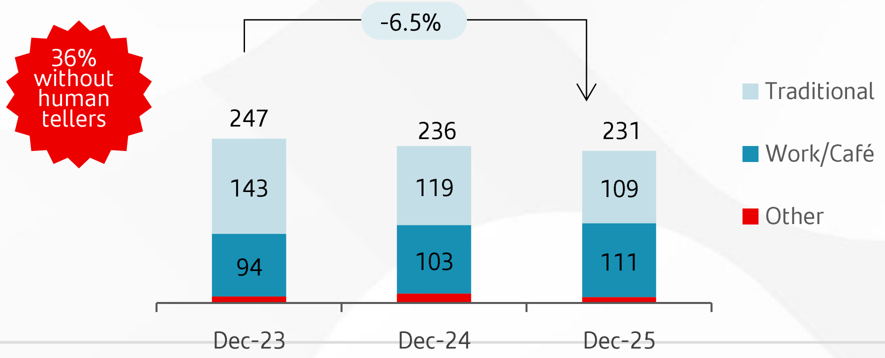


Our fees generated from clients represent more than 60% of our core expenses.

Operating expenses

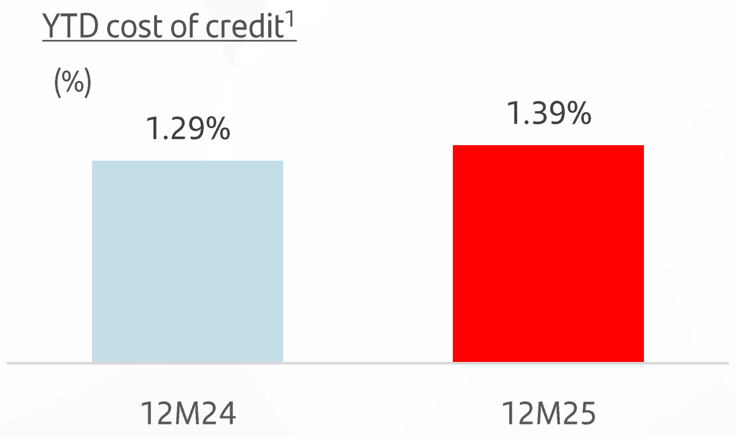
Ch$ billion	12M25	YoY	QoQ
Personnel expenses	412.9	3.5%	2.7%
Administrative expenses	387.6	5.8%	(10.0%)
Investment amortization	135.2	(4.4%)	2.7%
Total Core expenses	**935.7**	**3.2%**	**2.6%**
Other operating expenses	101.7	(11.4%)	10.4%
Operating expenses[3]	**1.037.4**	**1.6%**	**(1.0%)**
Efficiency ratio[1]	36.0%	-299bp	-65bp
Recurrence[2]	63.7%	+334bp	+620bp
Costs/assets	1.5%	+6bp	-5bp

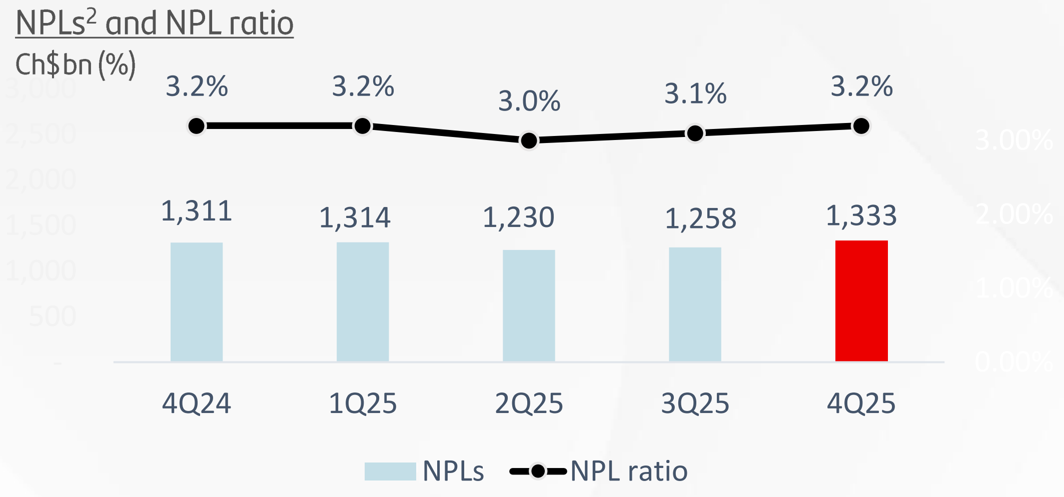
Branch network

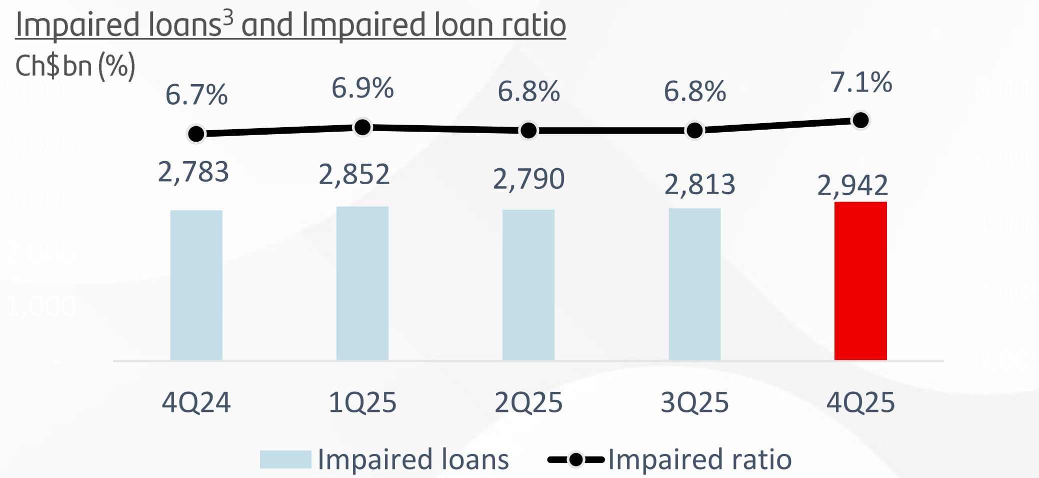


1. Efficiency ratio: operating expenses including impairment and other operating expenses/ financial margin + fees+ financial transactions and net other operating income 2. Fees/ core expenses. 3. Operating expenses including impairment and other operating expenses. Industry figures are YTD as of December 2025. Source: CMF Chile

Cost of risk at 1.39% in 2025 with asset quality stable



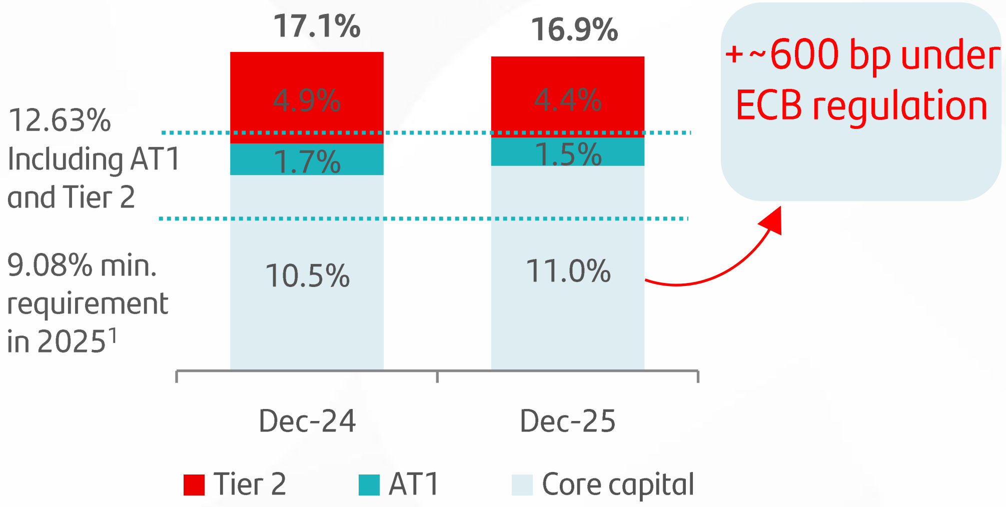




1. Cost of risk: Provision expense annualized divided by average loans. Includes additional provisions 2. 90 days or more NPLs, March 2025 data is the most recent data from Note 13 of the financial statements. 3. NPLs + restructured loans.

Solid capital ratios

Core capital & BIS ratio



Basel III is now fully loaded, with complete implementation of capital deductions.

As of December 2025, we are provisioning 60% of the accumulated income for dividend payment in April 2026.

Minimum requirements under Basel III

	Dec-25
Minimum from Banking Law	4.5%
D- SIB	1.5%
Minimum CET1	**6.00%**
Conservation buffer	2.5%
Countercyclical buffer	0.5%
Min. CET1 + Buffers	**9.0%**
Pillar II (CET1, AT1 and Tier 2)	0.08%
Min. CET1 + Buffers + P2	**9.08%**

Pilar II Update

We have been assigned a 13bp Pillar 2 charge (reduced from the 25bp assigned in 2025). 56.3% of this charge has to be constituted with CET1.

In July 2025, the CMF published the new guidelines for Pillar 2 in Chile. Among other things, the new regulations adjusts the metrics related to the market risk of the banking book. The regulatory review process will begin from the IAPE process in April 2027.

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

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Initial outlook for 2026

	Initial 2026 targets
Loan Growth	Mid-single digits
NIM	c. 4%
Non-NII	Mid to High Single Digit growth
Efficiency	Mid 30%s
CoR	~1.3%
ROAE	22-24%

Macro Expectations for 2026

GDP 2.4%

UF variation 2.9%

MPR Average 4.3%

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Strong results growth while volumes remain stable

Total loans by product

Ch$ billion	12M25	YoY	QoQ
Consumer	6,057	2.5%	2.6%
Auto loans[1]	1,080	6.5%	1.1%
Credit cards	2,062	4.1%	6.4%
Installment loans	2,915	--%	0.7%
Mortgages	17,444	(0.7%)	(0.1%)
Commercial	17,364	(2.6%)	(1.3%)
Total[5]	**40,989**	**(0.9%)**	**(0.1%)**

Customer funding

Ch$ billion	12M25	YoY	QoQ
Demand deposits	14,706	(1.3%)	7.4%
Time deposits	16,494	(3.5%)	1.5%
Total deposits	**40,569**	**(2.5%)**	**4.1%**
Mutual funds[2]	14,556	7.1%	(4.7%)
Bonds	10,277	(4.3%)	(1.6%)
LCR[3]	188%		
NSFR[4]	115%		

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.

Evolution of asset quality

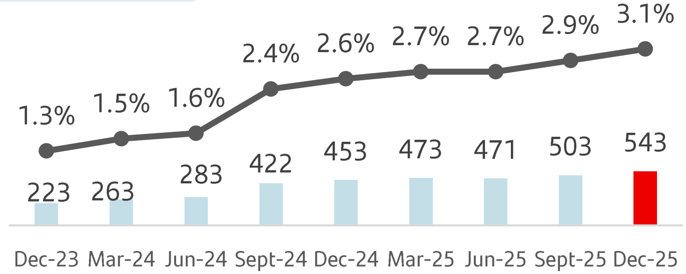
Mortgage loans

Ch$bn (%)

NPL ratio[1]

NPLs NPL Ratio

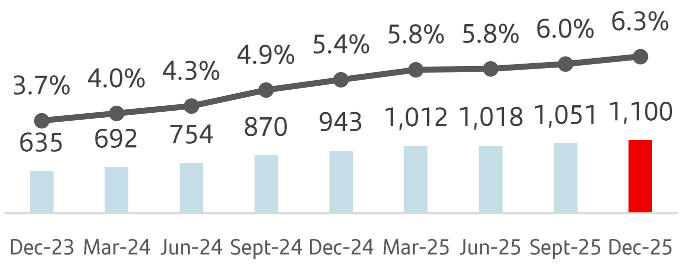
Coverage[3] 37%



Impaired ratio[2]

Ch$bn (%)

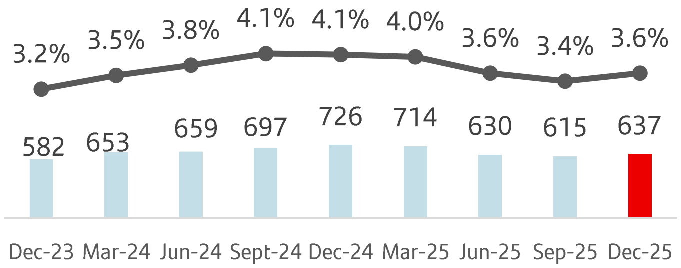
Impaired Impaired ratio



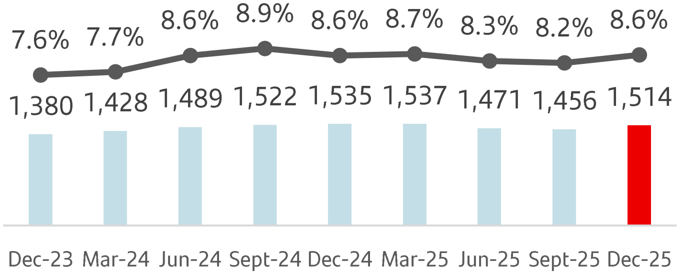
Commercial loans

NPL ratio[1]

Coverage[3] 130%



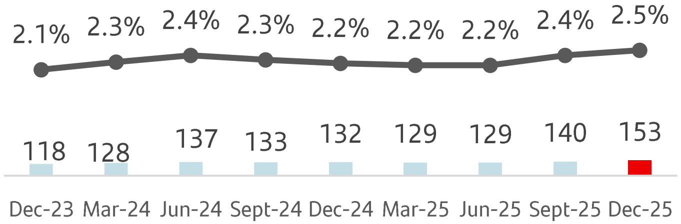
Impaired ratio[2]



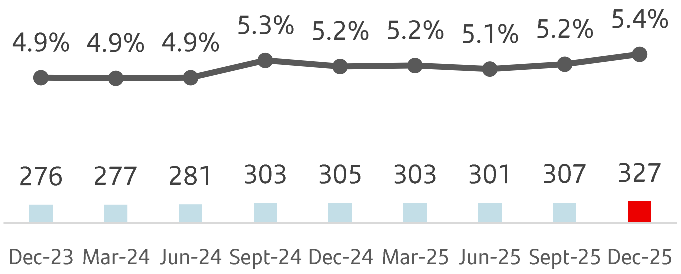
Consumer loans

NPL ratio[1]

Coverage[3] 326%



Impaired ratio[2]



1. 90 days or more NPLs. 2. NPLs + restructured loans. 3. Loan loss reserves over NPLs, includes total additional provisions and regulatory requirements for Ch$185 bn.

Assets	Dec-25	Dec-24	Dec-25/Dec-24
	Ch$ Million		% Chg.
Cash and deposits in banks	1,975,644	2,695,560	(26.7%)
Cash items in process of collection	1,185,633	572,552	107.1%
Financial assets for trading at fair value through earnings	11,594,405	12,639,097	(8.3%)
Financial derivative contracts	*10,879,777*	*12,309,770*	*-11.6%*
Financial debt instruments	*714,628*	*329,328*	*117.0%*
Financial assets at fair value through other comprehensive income	3,889,952	2,762,388	40.8%
Financial debt instruments	*3,598,366*	*2,687,485*	*33.9%*
Other financial instruments	*291,586*	*74,903*	*289.3%*
Financial derivative contracts for hedge accounting	261,192	843,628	-69.0%
Financial assets at amortized cost	45,544,898	45,438,590	0.2%
Investments under resale agreements	427,983	153,087	*179.6%*
Financial debt instruments	5,525,242	5,176,005	*6.7%*
Interbank loans, net	*68,070*	*31,258*	*117.8%*
Loans and account receivables from customers- Commercial	*16,647,201*	*17,115,723*	*-2.7%*
Loans and account receivables from customers- Mortgage	*17,258,525*	*17,398,598*	*-0.8%*
Loans and account receivables from customers- Consumer	*5,617,878*	*5,563,919*	*1.0%*
Investments in associates and other companies	67,040	59,785	12.1%
Intangible assets	91,475	88,669	3.2%
Property, plant and equipment	178,955	198,092	(9.7%)
Assets with leasing rights	93,481	114,546	(18.4%)
Current taxes	113	60	89.0%
Deferred taxes	486,523	459,977	5.8%
Other assets	2,644,044	2,535,775	4.3%
Non-current assets and groups for sale	81,599	50,214	62.5%
TOTAL ASSETS	**68,094,956**	**68,458,932**	**(0.5%)**

	Dec-25	Dec-24	Dec-25/Dec-24
LIABILITIES	**Ch$ Million**		**% Chg.**
Cash items in process of being cleared	1,068,216	497,110	114.9%
Financial liabilities for trading at fair value through earnings	10,587,308	12,155,024	(12.9%)
Financial derivative contracts	10,587,308	12,155,024	(12.9%)
Financial derivative contracts for hedge accounting	912,716	898,394	1.6%
Financial liabilities at amortized cost	44,682,275	44,307,585	0.8%
Deposits and other demand liabilities	14,075,590	14,260,609	(1.3%)
Time deposits and other time liabilities	16,493,783	17,098,625	(3.5%)
Obligations under repurchase agreements	2,755,243	276,588	896.2%
Interbank borrowings	3,434,237	4,337,947	(20.8%)
Issued debt instruments	7,699,100	8,133,275	(5.3%)
Other financial liabilities	224,321	200,541	11.9%
Obligations for leasing contracts	40,649	66,882	(39.2%)
Financial instruments of issued regulatory capital	2,577,961	2,604,079	(1.0%)
Provisions for contingencies	168,594	121,638	38.6%
Provisions for dividend, payment of interest and re-appreciation of financial instruments of issued regulatory capital	637,190	606,141	5.1%
Special provisions for credit risk	247,533	343,788	(28.0%)
Current taxes	83,084	48,548	71.1%
Deferred taxes	1,785	-	--%
Other liabilities	2,248,006	2,412,909	(6.8%)
TOTAL LIABILITIES	63,255,317	64,062,099	(1.3%)
EQUITY			
Capital	**891,303**	**891,303**	**0.0%**
Reserves	3,459,800	3,232,505	7.03%
Accumulated other comprehensive income	(71,181)	(107,174)	-33.58%
Elements that will not be reclassified to earnings	1,716	1,393	23.13%
Elements that can be reclassified to earnings	(72,897)	(108,568)	-32.86%
Retained earnings from prior years	23,757	24,324	(2.3%)
Income from the period	1,053,209	857,623	22.81%
Provisions for dividend, payment of interest and re-appreciation of financial instruments of issued regulatory capital	(637,190)	(606,141)	5.12%
Total Shareholders' Equity	**4,719,697**	**4,292,440**	**9.95%**
Non-controlling interest	119,942	104,394	14.89%
EQUITY	**4,839,639**	**4,396,833**	**10.07%**
TOTAL LIABILITIES AND EQUITY	**68,094,956**	**68,458,932**	**-0.53%**

	Dec-25	Dec-24	Dec-25/Dec-24
	Ch$ Million		% Chg.
Interest income	3,406,154	3,620,583	(5.9%)
Interest expense	(1,659,285)	(2,115,842)	(21.6%)
Net interest income	**1,746,869**	**1,504,741**	**16.1%**
Readjustment income	389,455	474,234	(17.9%)
Readjustment expense	(119,628)	(160,672)	(25.5%)
Net readjustment income	**269,827**	**313,562**	**(13.9%)**
Net interest and readjustment income	**2,016,696**	**1,818,303**	**10.9%**
Fee and commission income	1,040,644	960,168	8.4%
Fee and commission expense	(444,813)	(413,102)	7.7%
Net fee and commission income	**595,831**	**547,066**	**8.9%**
Financial assets for trading at fair value through earnings	(43,556)	85,013	(151.2%)
Result fromderecognition of financial assets and liabilities at amortized cost and of financial assets at fair value with changes in other comprehensive income	2,938	(37,068)	(107.9%)
Changes, readjustments and hedge accounting in foreign currency	306,963	199,383	54.0%
Net financial result	**266,345**	**247,328**	**7.7%**
Income from investments in associates and other companies	9,289	10,437	(11.0%)
Results from non-current assets and non-continued operations	(3,743)	(8,311)	(55.0%)
Other operating income	7,016	8,048	(12.8%)
Total operating income	**2,891,434**	**2,622,870**	**10.2%**
Employee benefit expenses	(412,902)	(398,819)	3.5%
Administrative expenses	(387,605)	(366,431)	5.8%
Depreciation and amortization	(135,159)	(141,435)	(4.4%)
Impairment of non-financial assets	(3,747)	(1,295)	189.4%
Other operating expenses	(101,703)	(114,740)	(11.4%)
Total operating expenses	**(1,041,116)**	**(1,022,719)**	**1.8%**
Operating results before credit losses	**1,850,318**	**1,600,151**	**15.6%**
Expense for provisions establised for credit risk of loans at amortized cost	(855,731)	(675,794)	26.6%
Expense for special provisions for credit risk	94,269	(3,359)	(2906.4%)
Recovery of written-off loans	192,640	153,944	25.1%
Impairment for credit risk for other financial assets at amortized cost and financial assets at fair value through other comprehensive income	(3,950)	(622)	535.3%
Credit loss expenses	**(572,772)**	**(525,831)**	**8.9%**
Net income from ordinary activities before tax	**1,277,546**	**1,074,320**	**18.9%**
Income tax	(207,934)	(209,811)	(0.9%)
Net income	1,069,612	864,509	23.7%
Income attributable to shareholders	**1,053,209**	**857,623**	**22.8%**
Income for non-controlling interest	16,403	6,886	138.2%

	4Q25	3Q25	4Q24	4Q25/4Q24	4Q25/3Q25
		Ch$ Million		% Chg.	
Interest income	857,007	857,429	872,542	-1.8%	0.0%
Interest expense	-403,810	-422,901	-449,053	-10.1%	-4.5%
Net interest income	**453,197**	**434,528**	**423,489**	**7.0%**	**4.3%**
Readjustment income	84,941	44,817	154,007	-44.8%	89.5%
Readjustment expense	-33,930	-404	-56,774	-40.2%	8293.6%
Net readjustment income	**51,012**	**44,412**	**97,233**	**-47.5%**	**14.9%**
	504,208	**478,940**	**520,722**	**-3.2%**	**5.3%**
Fee and commission income	253,584	264,085	251,910	0.7%	-4.0%
Fee and commission expense	-98,895	-119,636	-113,164	-12.6%	-17.3%
Net fee and commission income	**154,690**	**144,448**	**138,747**	**11.5%**	**7.1%**
Finncial assets not for trading at fair value through earnings	(119,994)	94,965	86,954	(238.0%)	(226.4%)
Result fromderecognition of financial assets and liabilities at amortized cost and of financial assets at fair value with changes in other comprehensive income	914	5,070	3,645	-74.9%	-82.0%
Changes, readjustments and hedge accounting in foreign currency	170,058	-18,834	-23,751	-816.0%	-1002.9%
Net financial result	**50,978**	**81,201**	**66,848**	**-23.7%**	**-37.2%**
Income from investments in associates and other companies	2,426	2,412	3,958	-38.7%	0.6%
Results from non-current assets and non-continued operations	-2,948	3,934	(4,848)	-39.2%	-174.9%
Other operating income	4,875	865	1,412	245.3%	463.5%
Total operating income	**714,229**	**711,801**	**726,839**	**-1.7%**	**0.3%**
Employee benefit expenses	-104,907	-102,188	(100,431)	4.5%	2.7%
Administrative expenses	-86,297	-95,845	(90,412)	-4.6%	-10.0%
Depreciation and amortization	-34,009	-33,124	(35,723)	-4.8%	2.7%
Impairment of non-financial assets	-822.68915	-1826.2168	(1,295)	-36.5%	-55.0%
Other operating expenses	-33,914	-30,714	-37,294	-9.1%	10.4%
Total operating expenses	**-259,950**	**-263,698**	**-265,154**	**-2.0%**	**-1.4%**
Operating results before credit losses	**454,279**	**448,103**	**461,685**	**-1.6%**	**1.4%**
Expense for provisions establised for credit risk of loans at amortized cost	-192,491	-186,349	-177,287	8.6%	3.3%
Expense for special provisions for credit risk	-1,952	-1,466	-2,960	-34.0%	33.1%
Recovery of written-off loans	55,919	43,446	49,011	14.1%	28.7%
Impairment for credit risk for other financial assets at amortized cost and financial assets at fair value through other comprehensive income	(3,858)	745	(1,076)	258.4%	-618.1%
Credit loss expenses	**-142,382**	**-143,625**	**-132,311**	**7.6%**	**-0.9%**
Net income from ordinary activities before tax	**311,897**	**304,478**	**329,373**	**-5.3%**	**2.4%**
Income tax	-51,706	-53,612	-55,675	**-7.1%**	**-3.6%**
Net income	**260,192**	**250,866**	**273,698**	**-4.9%**	**3.7%**
Income attributable to shareholders	**255,339**	**247,515**	**276,514**	**-7.7%**	**3.2%**
Income for non-controlling interest	4,852	3,352	-2,815	-272.4%	44.8%

(Ch$ million)	4Q24	1Q25	2Q25	3Q25	4Q25
Asset quality					
Impaired portfolio [5]	**2,782,562**	**2,852,171**	**2,789,706**	**2,813,387**	**2,941,628**
Non-Performing Loans (NPLs) [6]	**1,311,374**	**1,314,331**	**1,229,830**	**1,257,571**	**1,332,660**
Past due loans (more than 90 days) [7]	640,821	659,099	613,698	664,852	697,497
Provisions	(1,214,346)	(1,312,668)	(1,296,712)	(1,315,955)	(1,341,207)
Impaired / total loans	6.7%	6.9%	6.8%	6.8%	7.1%
NPLs/total loans	3.2%	3.2%	3.0%	3.1%	3.2%
PDL / total loans	1.5%	1.6%	1.5%	1.6%	1.7%
NPL coverage (provisions/NPLs)	92.6%	99.9%	105.4%	104.6%	100.6%
PDL Coverage (Provisions/PDLs)	189.5%	199.2%	211.3%	197.9%	192.3%
Expected loss ratio (provisions/loans) [8]	2.9%	3.2%	3.2%	3.2%	3.3%
Cost of credit (annualized provision expense/average loans)	1.3%	1.4%	1.4%	1.4%	1.4%
Profitability and efficiency					
Net Interest Margin (NIM) [2]	4.2%	4.1%	4.1%	3.8%	4.0%
Efficiency ratio [3]	36.5%	35.0%	35.6%	37.0%	36.4%
Costs / assets [4]	1.6%	1.5%	1.6%	1.6%	1.5%
Average demand deposits / generating assets	27.2%	27.5%	27.0%	25.8%	26.2%
Return on average equity	**26.0%**	**25.7%**	**24.5%**	**21.8%**	**21.9%**
Return on average assets	1.6%	1.6%	1.6%	1.5%	1.5%
Return on RWA	2.7%	2.7%	2.6%	2.9%	2.4%
Customers and service channels (#)					
Total customers	4,311,488	4,337,423	4,514,552	4,579,848	4,608,182
Digital clients	2,238,774	2,281,606	2,299,287	2,292,496	2,291,971
Branches	236	237	231	231	229
ATMs (includes depository ATMs)	2,059	2,085	2,066	2,063	2,055
Employees	8,757	8,712	8,660	8,583	8,526
Market information (at period end)					
Net income per share ($)	**1.47**	**1.47**	**1.40**	**1.30**	**1.40**
Net income per ADR (US$)	**0.59**	**0.62**	**0.60**	**0.50**	**0.60**
Share price	47.30	54.00	58.20	63.70	71.10
ADR Price	18.80	22.80	24.60	26.50	31.10
Market capitalization (US$mm)	8,711	10,732	1,773	12,355	14,652
Number of shares	188,446	188,446	188,446	188,446	188,446
ADRs (1 ADR = 400 shares)	471	471	471	471	471