Santander
Es el momento

Banco Santander Chile

1Q26 results

May 6, 2026

Santander

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.

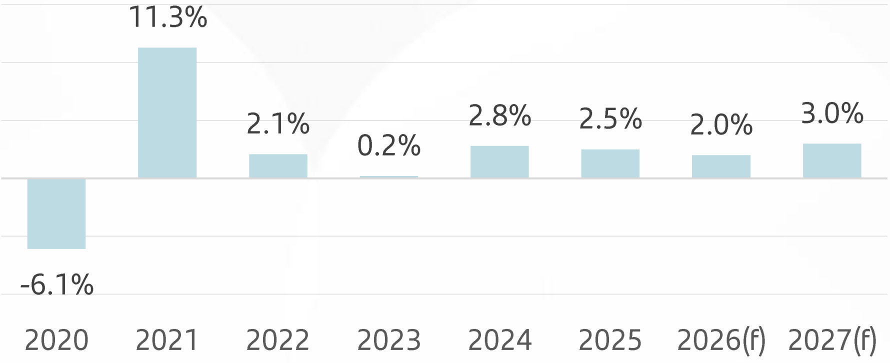
Santander

Agenda

Macro view

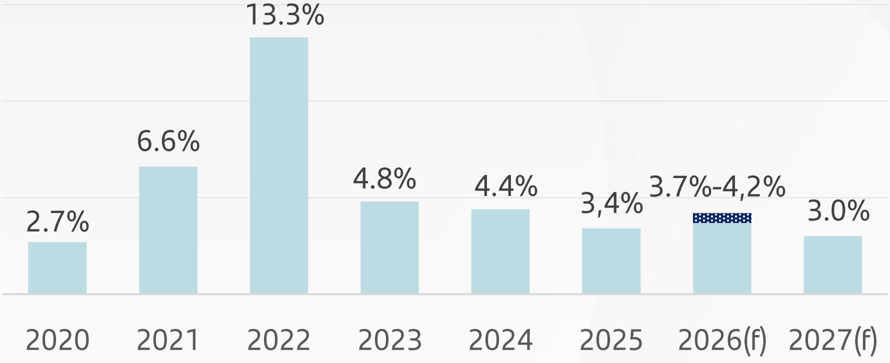
GDP growth

Annual growth %



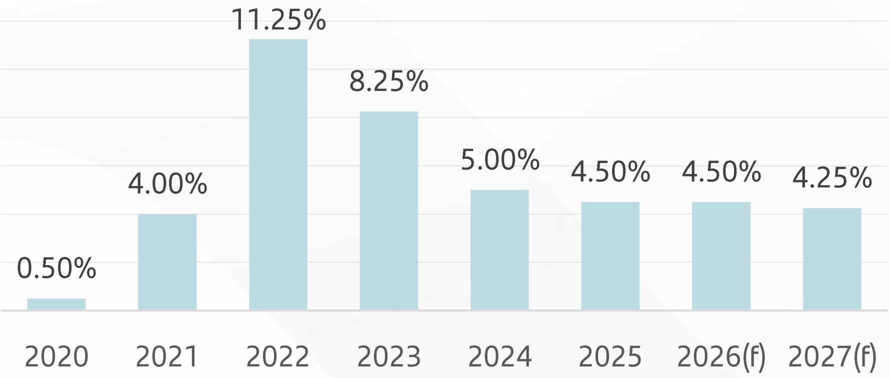
Inflation

UF inflation, annual variation, %



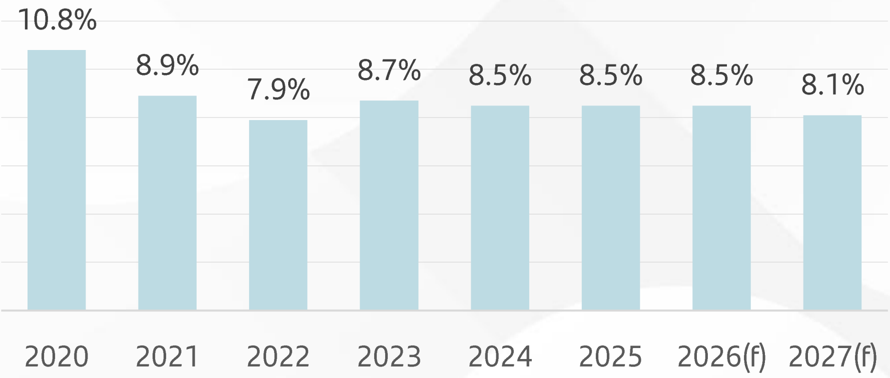
Monetary Policy Rate

%, eop



Unemployment annual average

%



Sources: Central Bank of Chile and Santander estimates.

Regulatory environment

Implementation of current legislation			*National Reconstruction Plan bill*		
Fintech and Open Finance Law	**Personal Data Protection Law**	**Sectorial Permits Law**	**Reconstruction / infrastructure recovery**	**Employment protection**	**Economic reactivation**
To promote data sharing, enhance competition among financial institutions, and foster innovation	Establishes a data protection framework aligned with international standards. New Data Protection Agency.	To simplify redundant regulatory approvals, reducing barriers for investment and project execution.	Rebuilding in regions affected by recent disasters.	Introducing incentives such as tax credits for formal employment to encourage labor market participation.	Investment promotion through improve tax competitiveness and reduce bureaucratic barriers

Santander

Agenda

1| Macro environment

2| Strategy

3| Balance sheet and results

4| Conclusions

5| Annexes

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

1 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

Attract more Customers

Improving NPS

2 Think Global

Accelerating our Digital Transformation to lead in an AI driven 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**

Deepen digital transformation

High Fees

3 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

High ROE's - Above 20% Long Term

Dividend Payout 60-70%

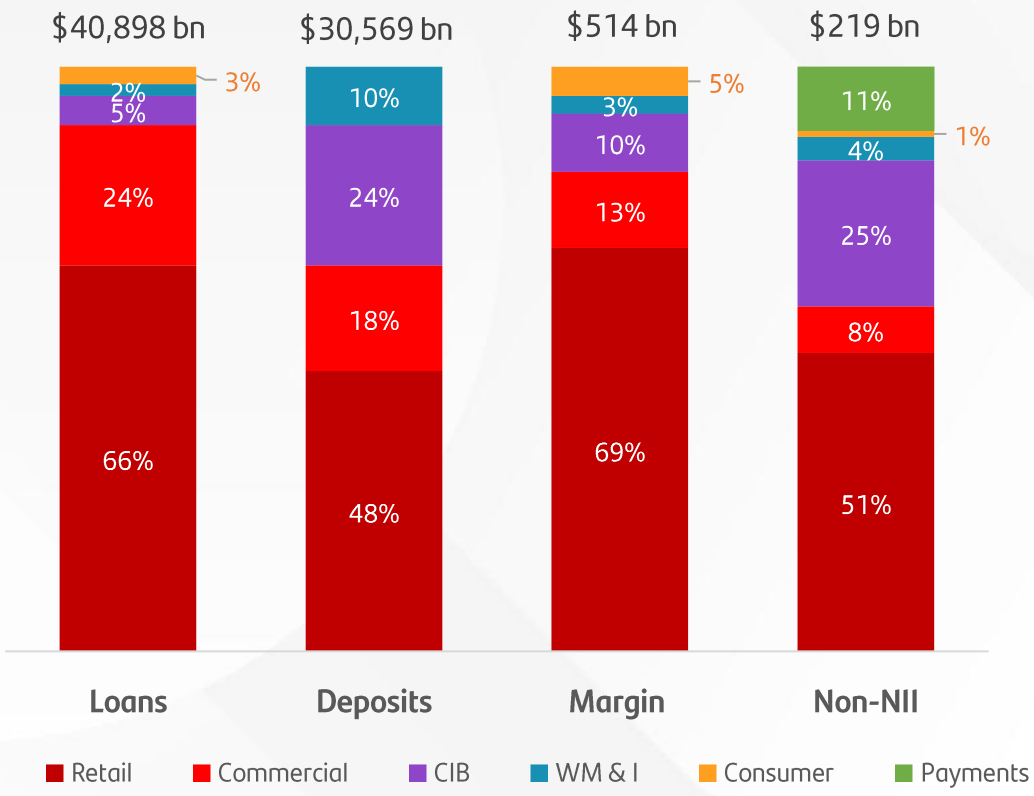
Diversified platform supporting balanced revenue mix

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

Agenda

Good performance of cards and auto lending portfolios while deposits and total resources increased

Total loans by product

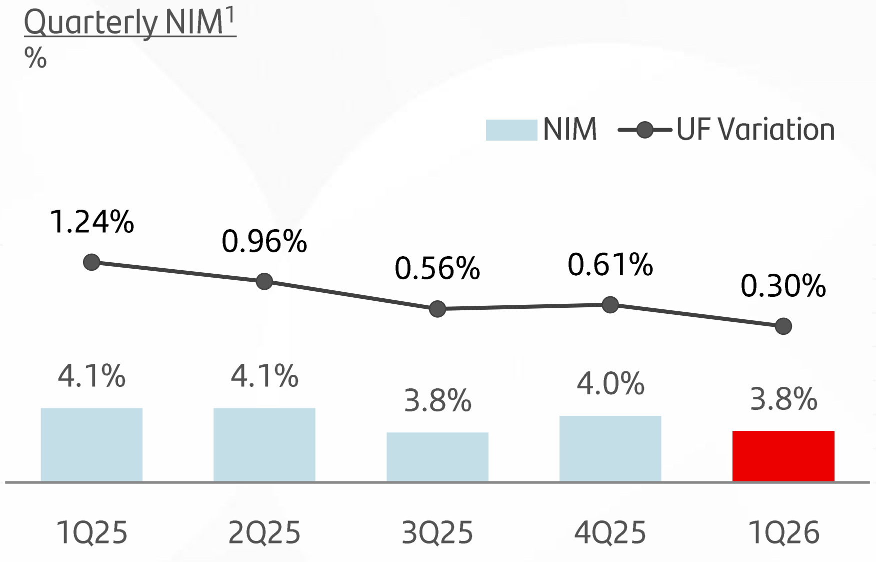
Ch$ billion	3M26	YoY	QoQ
Consumer	6,104	3.3%	0.8%
Auto loans[1]	1,114	9.6%	3.1%
Credit cards	2,073	4.6%	0.5%
Installment loans	2,918	0.1%	0.1%
Mortgages	17,354	(1.2%)	(0.5%)
Commercial	17,387	(2.4%)	0.1%
Total[2]	**40,898**	**(1.0%)**	**(0.1%)**

Customer funding

Ch$ billion	3M26	YoY	QoQ
Demand deposits	13,746	3.3%	(2.3%)
Time deposits	17,248	(0.3%)	4.6%
Total deposits	**30,994**	**1.3%**	**1.4%**
Mutual funds[3]	15,453	11.4%	6.2%
Bonds	10,226	-%	(0.5%)
LCR[4]	151%		
NSFR[4]	116%		

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.

Strong interest income improvement of high single digits



Net interest income

Ch$ billion	3M26	YoY	QoQ
Net interest income	457.5	7.9%	1.0%
Net readjustment income	32.0	(64.3%)	(37.2%)
Net income from interest and readjustments	**489.5**	**(4.7%)**	**(2.9%)**
Avg. Int. earning assets	50,915	2.8%	0.1%
Average loans	40,751	(0.7%)	(0.4%)
Int. earning asset yield[2]	6.9%	-96bp	-53bp
Cost of funds[3]	3.2%	-70bp	-43bp
NIM YTD[4]	**3.8%**	**-30bp**	**-12bp**

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

Rapidly monetizing expansion of client base through digital accounts and transactionality

4.8 million clients

2.4 million active clients

+10% YoY
Total customers

+4% YoY
Active customers

57%
Of total clients are active customers

Checking accounts (#) **+7% YoY**

Credit Card Transactions (#) **+12% YoY**

Asset Management

Mutual Funds AUMs ($) **+11% YoY**

Business current accounts **517k +7% YoY**

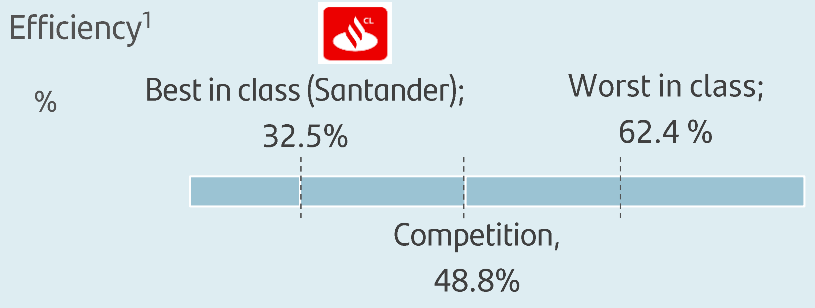
#2
Individuals: Client satisfaction with an NPS of 57 pts

Ch$ billion	3M26	YoY	QoQ
Card fees	38.4	2.1%	4.7%
Payments	24.0	(1.4%)	(23.4%)
Asset mgt & Insurance	40.0	18.1%	3.1%
Accounts & Collections	35.6	(1.0%)	1.8%
Others	16.9	2.8%	31.0%
Total Fees	**154.9**	**4.5%**	**0.2%**
Results from financial transactions	**85.3**	**19.7%**	**67.2%**
Total Fees + Fin. Trxs.	**240.2**	**9.4%**	**16.8%**

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

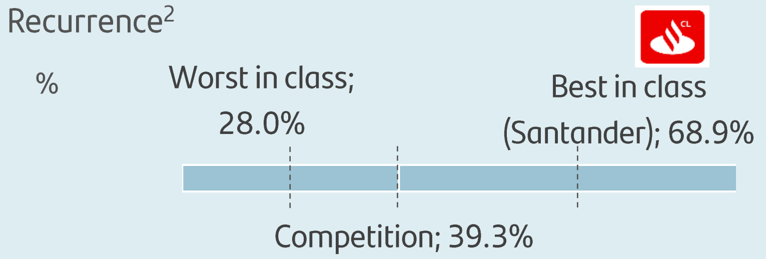
Best in class: Efficiency ratio 32.5% in 2026, with recurrence of 68.9%

Efficiency[1]



Most efficient bank in Chile

Recurrence[2]

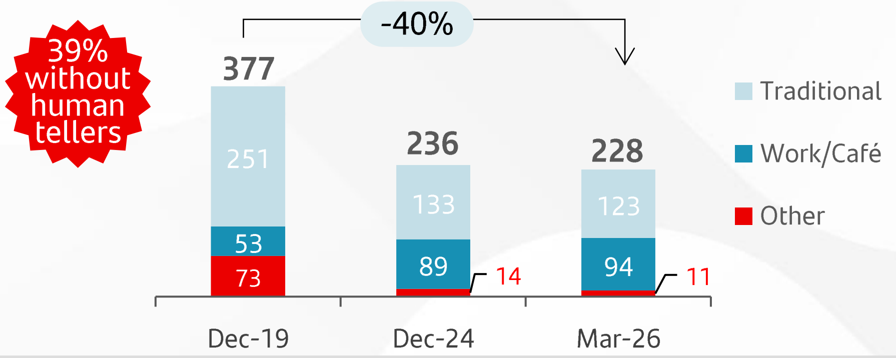


Our fees generated from clients represent more than 60% of our core expenses.

Operating expenses

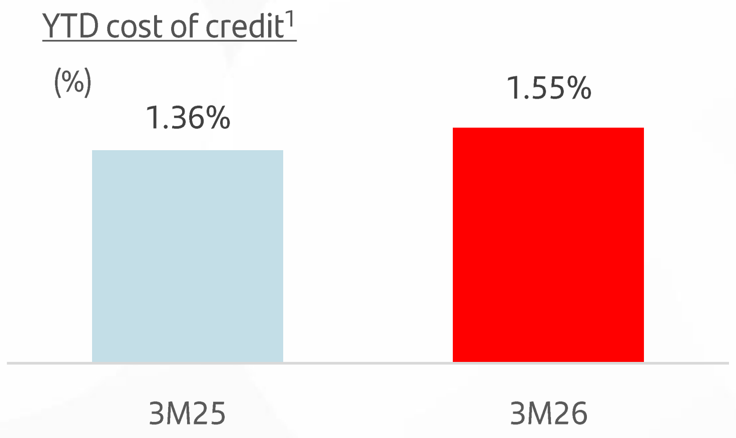
Ch$ billion	3M26	YoY	QoQ
Personnel expenses	98.8	5.1%	(5.8%)
Administrative expenses	91.6	(17.2%)	6.2%
Investment amortization	34.5	(1.9%)	1.5%
Total Core expenses	**225.0**	**(6.2%)**	**(0.1%)**
Other operating expenses	13.1	(13.2%)	(61.3%)
Operating expenses[3]	**238.3**	**(6.7%)**	**(8.3%)**
Efficiency ratio[1]	32.5%	-251bp	-391bp
Recurrence[2]	68.9%	+708bp	+17bp
Costs/assets	1.4%	-14bp	-14bp

Branch network

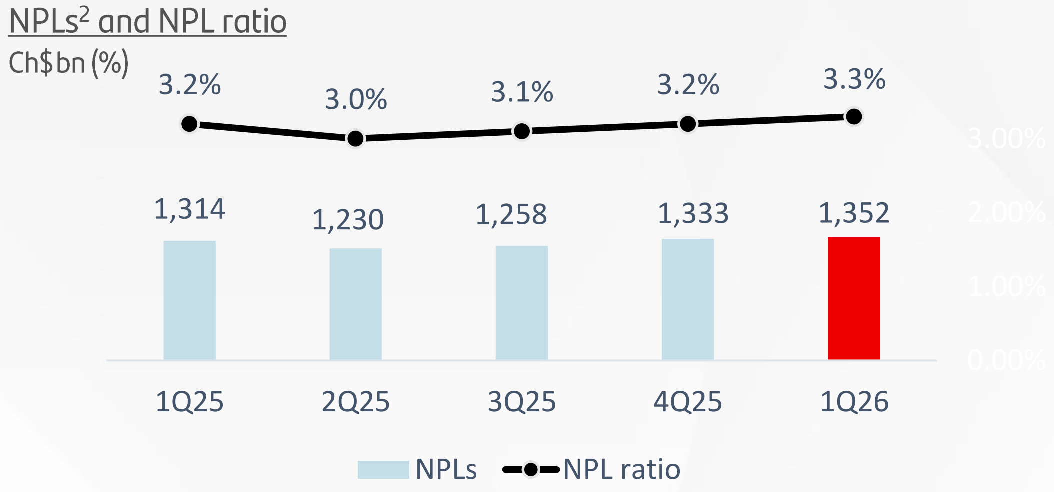


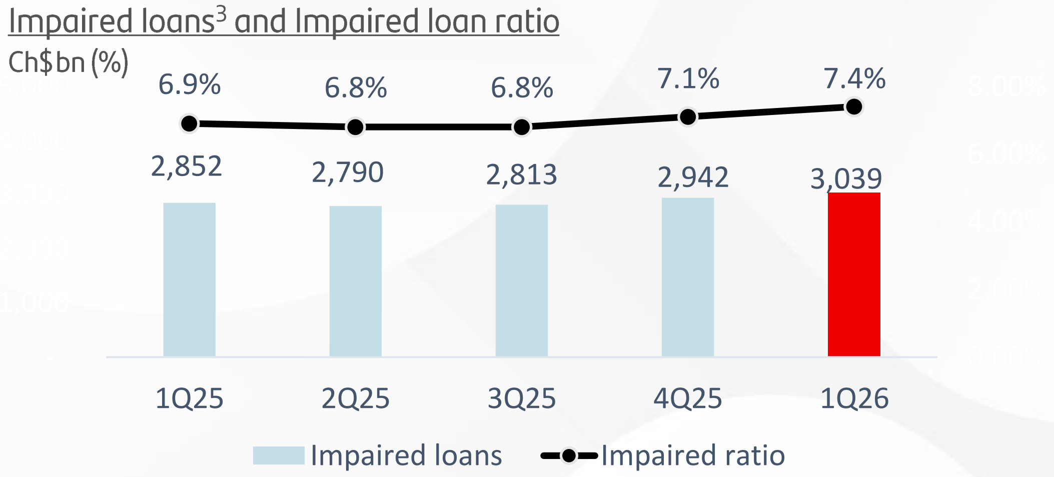
1. Efficiency ratio: operating expenses including impairment and other operating expenses/ financial margin + fees+ financial transactions and net other operating income 2. Fees/ core expenses. 3. Operating expenses including impairment and other operating expenses. Industry figures are YTD as of February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

Cost of risk at 1.55% in 1Q26 reflecting one-off effect, asset quality remains stable



In 1Q26 the Bank increased provisioning for a particular client of our commercial portfolio. This does not modify our guidance for cost of risk in 2026.

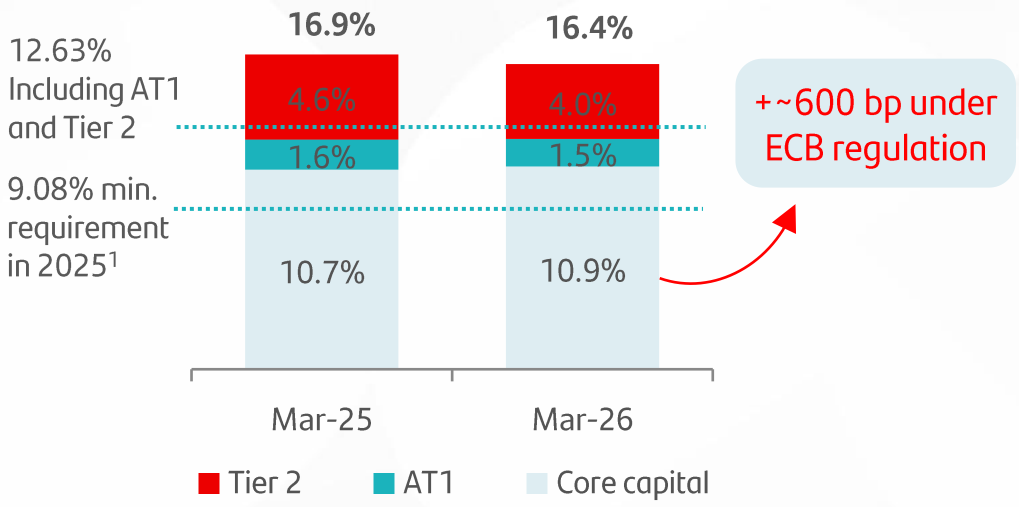




1. Cost of risk: Provision expense annualized divided by average loans. Includes additional provisions. 2. 90 days or more NPLs, March 2025 and 2026 data is from Note 13 of the financial statements. 3. NPLs + restructured loans.

Basel III fully loaded. Dividend payout of 60% of 2025 earnings

Core capital & BIS ratio



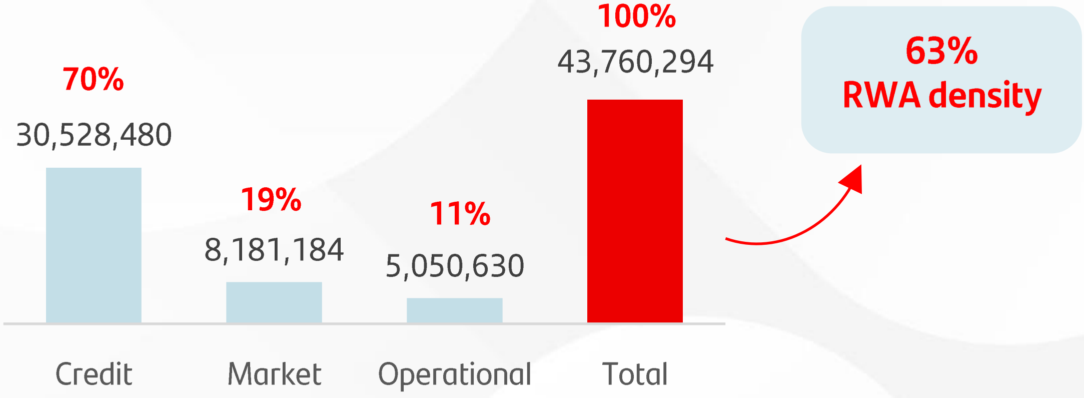
- In the Shareholders' Meeting in April, a dividend payment of 60% of 2025 earnings was approved.
- The payout represented a dividend yield of 4.5% and a dividend of $3.35 per share.

Minimum requirements under Basel III

	Mar-26
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 2 (CET1, AT1 and Tier 2)	0.08%
Min. CET1 + Buffers + P2	**9.08%**

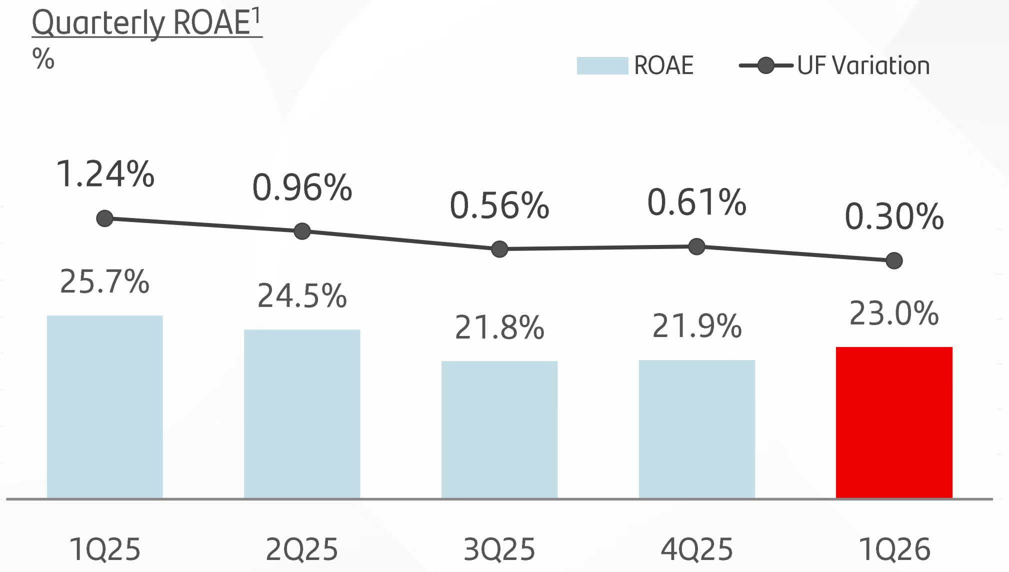
Risk weighted assets distribution

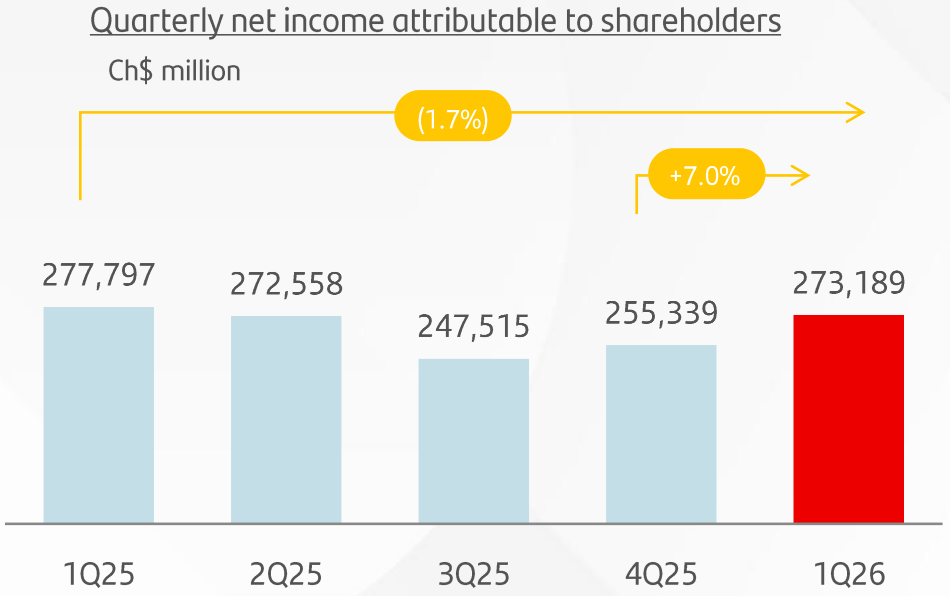
Ch$ million



1. Includes systemic charge of 1.5% (Level II), according to current CMF requirements of CET1 and RWAs for March 2026.

ROAE of 23.0% in low inflation environment





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

Santander

Agenda

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

Outlook for 2026

	Initial 2026 targets	Update on our delivery
Loan Growth	Mid-single digits	
NIM	c. 4%	⬆ Upward forces under higher inflation
Non-NII	Mid to High Single Digit growth	
Efficiency	Mid 30%s	⬇ Downward pressure due to higher NIMs and relatively stable costs
CoR	~1.3%	More pressure in the medium term due impact of higher inflation
ROAE	22-24%	⬆ Surpassing 2026 targets

Macro Expectations for 2026

GDP 2.0%
UF variation 3.7%
MPR Average 4.5%

Agenda

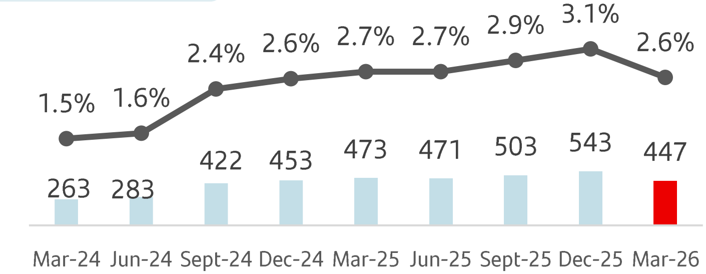
Evolution of asset quality

Mortgage loans Ch$bn (%)

NPL ratio[1]

NPLs NPL Ratio

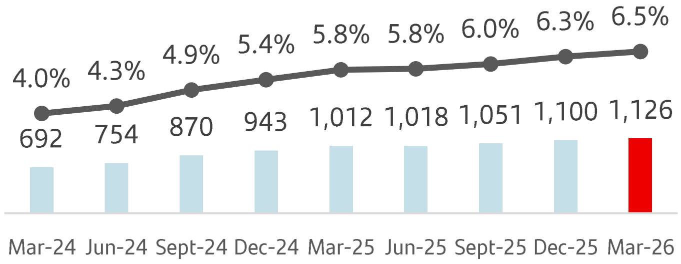
Coverage[3] 36%



Impaired ratio[2]

Ch$bn (%)

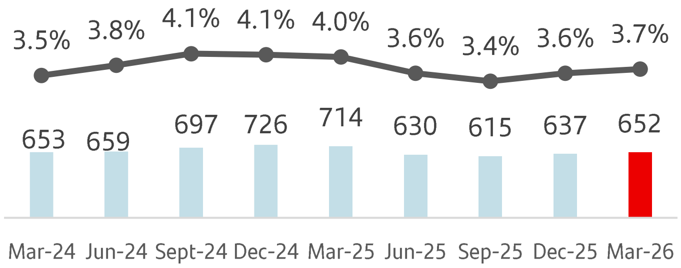
Impaired Impaired ratio



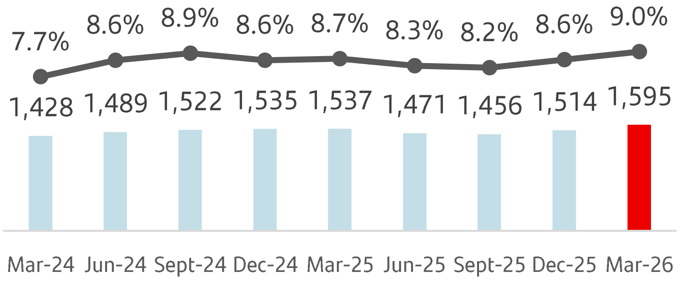
Commercial loans

NPL ratio[1]

Coverage[3] 131%



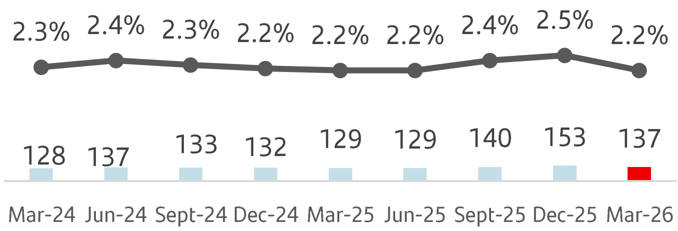
Impaired ratio[2]



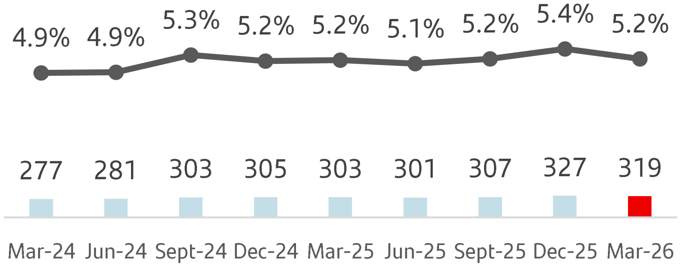
Consumer loans

NPL ratio[1]

Coverage[3] 361%



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$158 bn.

Assets	Mar-26	Mar-25	Mar-26/Mar-25
	Ch$ Million		% Chg.
Cash and deposits in banks	1,876,944	2,695,560	(30.4%)
Cash items in process of collection	1,928,333	572,552	236.8%
Financial assets for trading at fair value through earnings	11,465,829	12,639,097	(9.3%)
Financial derivative contracts	*10,917,692*	*12,309,770*	(11.3%)
Financial debt instruments	*548,137*	*329,328*	66.4%
Financial assets at fair value through other comprehensive income	3,873,077	2,762,388	40.2%
Financial debt instruments	*3,502,444*	*2,687,485*	30.3%
Other financial instruments	*370,633*	*74,903*	394.8%
Financial derivative contracts for hedge accounting	293,769	843,628	(65.2%)
Financial assets at amortized cost	46,149,123	45,438,590	1.6%
Investments under resale agreements	1,055,754	153,087	589.6%
Financial debt instruments	5,582,923	5,176,005	7.9%
Interbank loans, net	*52,440*	*31,258*	67.8%
Loans and account receivables from customers- Commercial	*16,621,614*	*17,115,723*	(2.9%)
Loans and account receivables from customers- Mortgage	*17,166,363*	*17,398,598*	(1.3%)
Loans and account receivables from customers- Consumer	*5,670,028*	*5,563,919*	1.9%
Investments in associates and other companies	68,312	59,785	14.3%
Intangible assets	83,117	88,669	(6.3%)
Property, plant and equipment	168,809	198,092	(14.8%)
Assets with leasing rights	98,397	114,546	(14.1%)
Current taxes	107	60	78.4%
Deferred taxes	457,454	459,977	(0.5%)
Other assets	3,351,318	2,535,775	32.2%
Non-current assets and groups for sale	82,314	50,214	63.9%
TOTAL ASSETS	**69,896,903**	**68,458,932**	**2.1%**

	Mar-26	Mar-25	Mar-26/Mar-25
LIABILITIES	Ch$ Million		% Chg.
Cash items in process of being cleared	1,812,210	497,110	264.5%
Financial liabilities for trading at fair value through earnings	10,576,279	12,155,024	(13.0%)
Financial derivative contracts	*10,576,279*	*12,155,024*	*(13.0%)*
Financial derivative contracts for hedge accounting	848,009	898,394	(5.6%)
Financial liabilities at amortized cost	45,042,921	44,307,585	1.7%
Deposits and other demand liabilities	*13,746,374*	*14,260,609*	*(3.6%)*
Time deposits and other time liabilities	*17,247,579*	*17,098,625*	*0.9%*
Obligations under repurchase agreements	*2,784,324*	*276,588*	*906.7%*
Interbank borrowings	*3,421,243*	*4,337,947*	*(21.1%)*
Issued debt instruments	*7,624,919*	*8,133,275*	*(6.3%)*
Other financial liabilities	*218,481*	*200,541*	*8.9%*
Obligations for leasing contracts	49,967	66,882	(25.3%)
Financial instruments of issued regulatory capital	2,600,641	2,604,079	(0.1%)
Provisions for contingencies	112,769	121,638	(7.3%)
Provisions for dividend, payment of interest and re-appreciation of financial instruments of issued regulatory capital	808,771	606,141	33.4%
Special provisions for credit risk	227,091	343,788	(33.9%)
Current taxes	61,017	48,548	25.7%
Deferred taxes	2,444	-	--%
Other liabilities	2,860,965	2,412,909	18.6%
TOTAL LIABILITIES	**65,003,083**	**64,062,099**	**1.5%**
EQUITY			
Capital	891,303	891,303	0.0%
Reserves	3,485,907	3,232,505	7.8%
Accumulated other comprehensive income	(179,258)	(107,174)	67.3%
Elements that will not be reclassified to earnings	1,786	1,393	28.2%
Elements that can be reclassified to earnings	(181,045)	(108,568)	66.8%
Retained earnings from prior years	1,076,966	24,324	4327.5%
Income from the period	273,189	857,623	(68.1%)
Provisions for dividend, payment of interest and re-appreciation of financial instruments of issued regulatory capital	(808,771)	(606,141)	33.4%
Total Shareholders' Equity	**4,739,336**	**4,292,440**	**10.4%**
Non-controlling interest	154,485	104,394	48.0%
EQUITY	**4,893,821**	**4,396,833**	**11.3%**
TOTAL LIABILITIES AND EQUITY	**69,896,903**	**68,458,932**	**2.1%**

	Mar-26	Mar-25	Mar-26/Mar-25
	Ch$ Million		% Chg.
Interest income	832,304	838,017	(0.7%)
Interest expense	(374,794)	(414,179)	(9.5%)
Net interest income	**457,509**	**423,838**	**7.9%**
Readjustment income	42,272	131,884	(67.9%)
Readjustment expense	(10,255)	(42,088)	(75.6%)
Net readjustment income	**32,017**	**89,796**	**(64.3%)**
Net interest and readjustment income	**489,527**	**513,634**	**(4.7%)**
Fee and commission income	270,336	264,070	2.4%
Fee and commission expense	(115,404)	(115,820)	(0.4%)
Net fee and commission income	**154,932**	**148,251**	**4.5%**
Financial assets for trading at fair value through earnings	131,356	(29,824)	(540.4%)
Result fromderecognition of financial assets and liabilities at amortized cost and of financial assets at fair value with changes in other comprehensive income	9,039	(4,044)	(323.6%)
Changes, readjustments and hedge accounting in foreign currency	(55,138)	105,083	(152.5%)
Net financial result	**85,258**	**71,216**	**19.7%**
Income from investments in associates and other companies	1,225	1,213	0.9%
Results from non-current assets and non-continued operations	(2,804)	(5,782)	(51.5%)
Other operating income	5,288	754	601.8%
Total operating income	**733,426**	**729,286**	**0.6%**
Employee benefit expenses	(98,849)	(94,064)	5.1%
Administrative expenses	(91,639)	(110,722)	(17.2%)
Depreciation and amortization	(34,516)	(35,176)	(1.9%)
Impairment of non-financial assets	(134)	(164)	(18.1%)
Other operating expenses	(13,125)	(15,125)	(13.2%)
Total operating expenses	**(238,263)**	**(255,251)**	**(6.7%)**
Operating results before credit losses	**495,164**	**474,035**	**4.5%**
Expense for provisions establised for credit risk of loans at amortized cost	(230,488)	(263,127)	(12.4%)
Expense for special provisions for credit risk	21,062	77,042	(72.7%)
Recovery of written-off loans	51,019	46,858	8.9%
Impairment for credit risk for other financial assets at amortized cost and financial assets at fair value through other comprehensive income	(371)	(274)	35.4%
Credit loss expenses	**(158,777)**	**(139,501)**	**13.8%**
Net income from ordinary activities before tax	**336,386**	**334,534**	**0.6%**
Income tax	(55,909)	(52,797)	5.9%
Net income	280,477	281,737	(0.4%)
Income attributable to shareholders	**273,189**	**277,797**	**(1.7%)**
Income for non-controlling interest	7,288	3,940	85.0%

	1Q26	4Q25	1Q25	1Q26/1Q25	1Q26/4Q25
		Ch$ Million		% Chg.	
Interest income	832,304	857,007	838,017	(0.7%)	(2.9%)
Interest expense	(374,794)	(403,810)	(414,179)	(9.5%)	(7.2%)
Net interest income	**457,509**	**453,197**	**42,838**	**7.9%**	**1.0%**
Readjustment income	42,272	84,941	131,884	(67.9%)	(50.2%)
Readjustment expense	(10,255)	(33,930)	(42,088)	(75.6%)	(69.8%)
Net readjustment income	**32,017**	**51,012**	**89,796**	**(64.3%)**	**(37.2%)**
Net interest and readjustment income	**489,527**	**504,208**	**513,634**	**(4.7%)**	**(2.9%)**
Fee and commission income	270,336	253,584	264,070	2.4%	6.6%
Fee and commission expense	(115,404)	(98,895)	(115,820)	(0.4%)	16.7%
Net fee and commission income	**154,932**	**154,690**	**148,251**	**4.5%**	**0.2%**
Finncial assets not for trading at fair value through earnings	131,356	98,039	(29,824)	(540.4%)	34.0%
Result fromderecognition of financial assets and liabilities at amortized cost and of financial assets at fair value with changes in other comprehensive income	9,039	914	(4,044)	(323.6%)	888.6%
Changes, readjustments and hedge accounting in foreign currency	(55,138)	170,058	105,083	(152.5%)	(132.4%)
Net financial result	**85,258**	**50,978**	**71,216**	**19.7%**	**67.2%**
Income from investments in associates and other companies	1,225	2,426	1,213	0.9%	(49.5%)
Results from non-current assets and non-continued operations	(2,804)	(2,948)	(5,782)	(51.5%)	(4.9%)
Other operating income	5,288	4,875	754	601.8%	8.5%
Total operating income	**733,426**	**714,229**	**729,286**	**0.6%**	**2.7%**
Employee benefit expenses	(98,849)	(104,907)	(94,064)	5.1%	(5.8%)
Administrative expenses	(91,639)	(86,297)	(110,722)	(17.2%)	6.2%
Depreciation and amortization	(34,516)	(34,009)	(35,176)	(1.9%)	1.5%
Impairment of non-financial assets	(134)	(823)	(164)	(18.,1%)	(83.7%)
Other operating expenses	(13,125)	(33,914)	(15,125)	(13.2%)	(61.3%)
Total operating expenses	**(238,263)**	**(259,950)**	**(255,251)**	**(6.7%)**	**(8.3%)**
Operating results before credit losses	**495,164**	**454,279**	**474,035**	**4.5%**	**9.0%**
Expense for provisions establised for credit risk of loans at amortized cost	(230,488)	(192,491)	(263,127)	(12.4%)	19.7%
Expense for special provisions for credit risk	21,062	(1,952)	77,042	(72.7%)	(1178.8%)
Recovery of written-off loans	51,019	55,919	46,858	8.9%	(8.8%)
Impairment for credit risk for other financial assets at amortized cost and financial assets at fair value through other comprehensive income	(371)	(3,858)	(274)	**35.4%**	**(90.4%)**
Credit loss expenses	**(158,777)**	**(142,382)**	**(139,501)**	**13.8%**	**11.5%**
Net income from ordinary activities before tax	**336,386**	**311,897**	334,534	**0.6%**	**7.9%**
Income tax	(55,909)	(51,706)	(52,797)	**5.9%**	**8.1%**
Net income	**280,477**	**260,192**	**281,737**	**(0.4%)**	**7.8%**
Income attributable to shareholders	**273,189**	**255,339**	**277,797**	**(1.7%)**	**7.0%**
Income for non-controlling interest	**7,288**	**4,852**	**3,940**	**85.0%**	**50.2%**

(Ch$ million)	1Q25	2Q25	3Q25	4Q25	1Q26
Asset quality					
Impaired portfolio [5]	**2,852,171**	**2,789,706**	**2,813,387**	**2,941,628**	**3,039,481**
Non-Performing Loans (NPLs) [6]	**1,314,331**	**1,229,830**	**1,257,571**	**1,332,660**	**1,352,245**
Past due loans (more than 90 days) [7]	659,099	613,698	664,852	697,497	763,772
Provisions	(1,312,668)	(1,296,712)	(1,315,955)	(1,341,207)	(1,387,680)
Impaired / total loans	6.9%	6.8%	6.8%	7.1%	7.4%
NPLs/total loans	3.2%	3.0%	3.1%	3.2%	3.3%
PDL / total loans	1.6%	1.5%	1.6%	1.7%	1.9%
NPL coverage (provisions/NPLs)	99.9%	105.4%	104.6%	100.6%	102.6%
PDL Coverage (Provisions/PDLs)	199.2%	211.3%	197.9%	192.3%	181.7%
Expected loss ratio (provisions/loans) [8]	3.2%	3.2%	3.2%	3.3%	3.4%
Cost of credit (annualized provision expense/average loans)	1.4%	1.4%	1.4%	1.4%	1.5%
Profitability and efficiency					
Net Interest Margin (NIM) [2]	4.1%	4.1%	3.8%	4.0%	3.8%
Efficiency ratio [3]	35.0%	35.6%	37.0%	36.4%	32.5%
Costs / assets [4]	1.5%	1.6%	1.6%	1.5%	1.4%
Average demand deposits / generating assets	27.5%	27.0%	25.8%	26.2%	27.1%
Return on average equity	**25.7%**	**24.5%**	**21.8%**	**21.9%**	**23.0%**
Return on average assets	1.6%	1.6%	1.5%	1.5%	1.6%
Return on RWA	2.7%	2.6%	2.9%	2.4%	2.6%
Customers and service channels (#)					
Total customers	4,337,423	4,514,552	4,579,848	4,608,182	4,757,797
Digital clients	2,281,606	2,299,287	2,292,496	2,291,971	2,279,852
Branches	237	231	231	229	228
ATMs (includes depository ATMs)	2,085	2,066	2,063	2,055	2,064
Employees	8,712	8,660	8,583	8,526	8,355
Market information (at period end)					
Net income per share ($)	**1.47**	**1.40**	**1.30**	**1.40**	**1.40**
Net income per ADR (US$)	**0.62**	**0.60**	**0.50**	**0.60**	**0.60**
Share price	54.00	58.20	63.70	71.10	76.70
ADR Price	22.80	24.60	26.50	31.10	33.40
Market capitalization (US$mm)	10,732	1,773	12,355	14,652	15,900
Number of shares	188,446	188,446	188,446	188,446	188,446
ADRs (1 ADR = 400 shares)	471	471	471	471	471