



**BANCO SANTANDER - CHILE, AND SUBSIDIARIES**  
**UNAUDITED CONSOLIDATED BALANCE SHEETS**  
(In millions of nominal Chilean pesos)



	30-Sep	30-Sep	30-Jun	30-Sep	% Change	% Change
	2007	2007	2007	2006	Sept. 2007 / 2006	Sept. / June 2007
	US\$ thousands	Ch\$ millions	Ch\$ millions	Ch\$ millions		
<b>ASSETS</b>						
<b>Cash and due from banks</b>						
Noninterest bearing .....	1,265,217	647,437	740,303	716,085	(9.6%)	(12.5%)
Interbank deposits-interest bearing .....	440,565	225,446	291,332	307,289	(26.6%)	(22.6%)
Total cash and due from banks .....	1,705,782	872,883	1,031,635	1,023,373	(14.7%)	(15.4%)
<b>Financial investments</b>						
Trading .....	1,576,600	806,778	669,060	671,975	20.1%	20.6%
Available for sale .....	1,577,996	807,492	673,992	602,872	33.9%	19.8%
Held to maturity .....	0	0	0	0	--%	--%
Investment collateral under agreements to repurchase .....	76,589	39,192	31,112	14,422	171.7%	26.0%
Total financial investments .....	3,231,185	1,653,462	1,374,164	1,289,269	28.2%	20.3%
<b>Loans, net</b>						
Commercial loans .....	8,467,756	4,333,120	4,221,007	4,082,361	6.1%	2.7%
Consumer loans .....	3,800,084	1,944,579	1,889,268	1,692,432	14.9%	2.9%
Mortgage loans (Financed with mortgage bonds) .....	797,495	408,094	429,819	525,963	(22.4%)	(5.1%)
Foreign trade loans .....	1,667,863	853,479	663,313	656,171	30.1%	28.7%
Interbank loans .....	355,763	182,051	350,393	134,609	35.2%	(48.0%)
Leasing .....	1,634,230	836,268	810,598	754,572	10.8%	3.2%
Other outstanding loans .....	6,125,311	3,134,444	2,955,955	2,519,305	24.4%	6.0%
Past due loans .....	219,124	112,130	105,668	88,863	26.2%	6.1%
Contingent loans .....	1,946,682	996,156	1,115,134	963,463	3.4%	(10.7%)
Reserves .....	(432,014)	(221,070)	(211,113)	(160,879)	37.4%	4.7%
Total loans, net .....	24,582,294	12,579,251	12,330,042	11,256,859	11.7%	2.0%
Derivatives .....	1,143,201	584,999	419,417	305,641	91.4%	39.5%
<b>Other assets</b>						
Bank premises and equipment .....	467,148	239,049	226,927	222,441	7.5%	5.3%
Foreclosed assets .....	26,708	13,667	11,222	14,373	(4.9%)	21.8%
Investments in other companies .....	96,029	49,140	5,707	6,941	607.9%	761.0%
Assets to be leased .....	11,426	5,847	40,271	23,619	(75.2%)	(85.5%)
Other .....	1,479,841	757,264	773,696	483,377	56.7%	(2.1%)
Total other assets .....	2,081,152	1,064,967	1,057,823	750,751	41.9%	0.7%
<b>TOTAL ASSETS</b> .....	<b>32,743,614</b>	<b>16,755,562</b>	<b>16,213,081</b>	<b>14,625,894</b>	<b>14.6%</b>	<b>3.3%</b>



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(In millions of nominal Chilean pesos)

	30-Sep	30-Sep	30-Jun	30-Sep	% Change	% Change
	2007	2007	2007	2006	Sept. 2007 / 2006	Sept. / June 2007
	US\$ thousands	Ch\$ millions	Ch\$ millions	Ch\$ millions		
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>						
<b>Deposits</b>						
Current accounts .....	3,356,597	1,717,638	1,721,326	1,487,518	15.5%	(0.2%)
Bankers drafts and other deposits .....	1,833,833	938,409	927,933	787,028	19.2%	1.1%
Total non-interest bearing deposits .....	5,190,430	2,656,047	2,649,259	2,274,546	16.8%	0.3%
Savings accounts and time deposits .....	14,212,974	7,273,063	7,343,069	6,816,812	6.7%	(1.0%)
Total deposits .....	19,403,404	9,929,110	9,992,328	9,091,358	9.2%	(0.6%)
<b>Other interest bearing liabilities</b>						
Banco Central de Chile borrowings						
Credit lines for renegotiation of loans .....	8,112	4,151	4,307	5,487	(24.3%)	(3.6%)
Other Banco Central borrowings .....	525,866	269,096	102,145	184,147	46.1%	163.4%
Total Banco Central borrowings .....	533,978	273,247	106,452	189,634	44.1%	156.7%
Investments sold under agreements to repurchase .....	240,934	123,291	158,899	73,434	67.9%	(22.4%)
Mortgage finance bonds .....	924,887	473,283	484,368	560,334	(15.5%)	(2.3%)
Other borrowings						
Bonds .....	1,916,081	980,497	747,098	559,165	75.4%	31.2%
Subordinated bonds .....	861,014	440,598	477,041	490,974	(10.3%)	(7.6%)
Borrowings from domestic financial institutions .....	9,423	4,822	0	3,777	--%	--%
Foreign borrowings .....	2,313,302	1,183,763	1,164,200	924,776	28.0%	1.7%
Other obligations .....	232,295	118,870	52,409	43,235	174.9%	126.8%
Total other borrowings .....	5,332,115	2,728,550	2,440,748	2,021,926	34.9%	11.8%
Total other interest bearing liabilities .....	7,031,914	3,598,371	3,190,467	2,845,328	26.5%	12.8%
Derivatives .....	1,111,117	568,581	365,167	307,621	84.8%	55.7%
<b>Other liabilities</b>						
Contingent liabilities .....	1,948,837	997,259	1,116,959	964,924	3.4%	(10.7%)
Other .....	576,031	294,766	302,219	228,038	29.3%	(2.5%)
Minority interest .....	37,741	19,313	17,888	1,489	1196.7%	8.0%
Total other liabilities .....	2,562,609	1,311,338	1,437,066	1,194,451	9.8%	(8.7%)
<b>Shareholders' equity</b>						
Capital and reserves .....	2,169,722	1,110,290	1,075,377	962,424	15.4%	3.2%
Income for the year .....	464,848	237,872	152,676	224,713	5.9%	55.8%
Total shareholders' equity .....	2,634,570	1,348,162	1,228,053	1,187,137	13.6%	9.8%
<b>TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY .....</b>	<b>32,743,614</b>	<b>16,755,562</b>	<b>16,213,081</b>	<b>14,625,894</b>	<b>14.6%</b>	<b>3.3%</b>



**BANCO SANTANDER CHILE  
QUARTERLY INCOME STATEMENTS**

Million of nominal Chilean pesos

	IIIQ 2007	IIIQ 2007	IIQ 2007	IIIQ 2006	% Change	% Change
	US\$ thousands	Ch\$ millions	Ch\$ millions	Ch\$ millions	IIIQ 2007/2006	IIIQ / IIQ 2007
<b>Interest income and expense</b>						
Interest income .....	985,549	504,325	380,183	356,538	41.5%	32.7%
Interest expense .....	(511,158)	(261,570)	(188,020)	(180,320)	45.1%	39.1%
Net interest income .....	474,390	242,755	192,163	176,217	37.8%	26.3%
<b>Provision for loan losses</b> .....	(89,912)	(46,010)	(45,214)	(36,277)	26.8%	1.8%
<b>Fees and income from services</b>						
Fees and other services income .....	118,924	60,856	57,641	50,458	20.6%	5.6%
Other services expense .....	(21,680)	(11,094)	(10,534)	(8,211)	35.1%	5.3%
Total fee income .....	97,245	49,762	47,107	42,247	17.8%	5.6%
<b>Net results from financial transactions</b>						
Net gain (loss) from trading and mark-to-market .....	(125,246)	(64,091)	(628)	(5,056)	1167.6%	10105.6%
Foreign exchange transactions, net. ....	82,359	42,145	5,167	5,499	666.4%	715.7%
Net results from financial transactions .....	(42,887)	(21,946)	4,539	443	--%	--%
<b>Other operating income, net</b>						
Other operating income, net. ....	(23,384)	(11,966)	(11,298)	(8,188)	46.1%	5.9%
<b>Operating expenses</b>						
Personnel salaries and expenses .....	(89,563)	(45,831)	(42,879)	(38,468)	19.1%	6.9%
Administrative and other expenses .....	(61,817)	(31,633)	(30,354)	(27,563)	14.8%	4.2%
Depreciation and amortization .....	(23,740)	(12,148)	(10,585)	(9,650)	25.9%	14.8%
Total operating expenses .....	(175,119)	(89,612)	(83,818)	(75,680)	18.4%	6.9%
<b>Other income and expenses</b>						
Nonoperating income, net .....	4,899	2,507	5,613	6,269	(60.0%)	(55.3%)
Income attributable to investments in other companies .....	(1,241)	(635)	(728)	219	--%	(12.8%)
Losses attributable to minority interest .....	(1,739)	(890)	(282)	(28)	3078.6%	215.6%
Total other income and expenses, net .....	1,919	982	4,603	6,460	(84.8%)	(78.7%)
<b>Gain (loss) from price-level restatement</b> .....	(46,709)	(23,902)	(13,633)	(8,796)	171.7%	75.3%
<b>Income before income taxes</b> .....	195,542	100,063	94,449	96,427	3.8%	5.9%
<b>Income taxes</b> .....	(29,053)	(14,867)	(13,962)	(16,493)	(9.9%)	6.5%
<b>Net income</b> .....	166,489	85,196	80,487	79,934	6.6%	5.9%



**BANCO SANTANDER CHILE**  
**NINE MONTH INCOME STATEMENT**

Million of nominal Chilean pesos

	9M 2007	9M 2007	9M 2006	% Change
	US\$ thousands	Ch\$ millions	Ch\$ millions	2007/2006
<b>Interest income and expense</b>				
Interest income .....	2,291,927	1,172,825	915,323	28.1%
Interest expense .....	(1,137,369)	(582,015)	(439,967)	32.3%
Net interest income .....	1,154,557	590,810	475,356	24.3%
<b>Provision for loan losses .....</b>	<b>(249,266)</b>	<b>(127,555)</b>	<b>(83,508)</b>	<b>52.7%</b>
<b>Fees and income from services</b>				
Fees and other services income .....	339,770	173,867	146,416	18.7%
Other services expense .....	(62,316)	(31,889)	(26,072)	22.3%
Total fee income .....	277,454	141,979	120,344	18.0%
<b>Net results from financial transactions</b>				
Net gain (loss) from trading and mark-to-market .....	(96,199)	(49,227)	77,543	(163.5%)
Foreign exchange transactions, net. ....	82,174	42,050	(44,248)	(195.0%)
Net result from financial transactions .....	(14,024)	(7,177)	33,295	--%
<b>Other operating income, net</b>				
Other operating income, net. ....	(66,054)	(33,801)	(25,091)	34.7%
<b>Operating expenses</b>				
Personnel salaries and expenses .....	(246,959)	(126,374)	(111,605)	13.2%
Administrative and other expenses .....	(177,032)	(90,591)	(81,005)	11.8%
Depreciation and amortization .....	(63,639)	(32,566)	(28,614)	13.8%
Total operating expenses .....	(487,630)	(249,530)	(221,224)	12.8%
<b>Other income and expenses</b>				
Nonoperating income, net .....	17,919	9,170	(13,268)	(169.1%)
Income attributable to investments in other companies .....	(2,401)	(1,229)	868	(241.6%)
Losses attributable to minority interest .....	(3,344)	(1,711)	(112)	1427.9%
Total other income and expenses .....	12,174	6,230	(12,512)	(149.8%)
<b>Gain (loss) from price-level restatement .....</b>	<b>(77,550)</b>	<b>(39,684)</b>	<b>(16,263)</b>	<b>144.0%</b>
<b>Income before income taxes .....</b>	<b>549,660</b>	<b>281,272</b>	<b>270,397</b>	<b>4.0%</b>
<b>Income taxes .....</b>	<b>(84,812)</b>	<b>(43,400)</b>	<b>(45,684)</b>	<b>(5.0%)</b>
<b>Net income .....</b>	<b>464,848</b>	<b>237,872</b>	<b>224,713</b>	<b>5.9%</b>



**BANCO SANTANDER CHILE AND SUBSIDIARIES**  
**CONSOLIDATED BALANCE SHEETS -2006-2007**  
 Ch\$ million nominal pesos

**ASSETS**

**CASH AND DUE FROM BANKS**

Noninterest bearing	346,360	855,315	716,085	947,741	410,617	740,303	647,437
Interbank deposit-interest bearing	969,594	731,049	307,289	144,666	605,586	291,332	225,446
Total cash and due from banks	<b>1,315,954</b>	<b>1,586,364</b>	<b>1,023,373</b>	<b>1,092,407</b>	<b>1,016,203</b>	<b>1,031,635</b>	<b>872,883</b>

**FINANCIAL INVESTMENTS**

Trading	844,288	839,973	671,975	639,461	790,234	669,060	806,778
Available for sale	561,962	543,136	602,872	345,108	360,745	673,992	807,492
Held to maturity	0	0	0	0	0	0	0
Investments purchased under agreements to resell	33,036	181,925	14,422	30,807	46,692	31,112	39,192
Total financial investments	<b>1,439,286</b>	<b>1,565,034</b>	<b>1,289,269</b>	<b>1,015,376</b>	<b>1,197,671</b>	<b>1,374,164</b>	<b>1,653,462</b>

**LOANS, NET**

Commercial loans	3,958,263	4,006,219	4,082,361	4,048,221	4,172,835	4,221,007	4,333,120
Consumer loans	1,480,355	1,590,374	1,692,432	1,800,507	1,869,318	1,889,268	1,944,579
Mortgage loans (Financed with mortgage bonds)	585,309	555,077	525,963	485,849	456,482	429,819	408,094
Foreign trade loans	589,509	671,886	656,171	741,776	869,615	663,313	853,479
Interbank loans	195,798	146,725	134,609	151,491	168,554	350,393	182,051
Leasing	694,733	720,424	754,572	764,408	787,287	810,598	836,268
Other outstanding loans	2,199,034	2,343,218	2,519,305	2,681,461	2,775,762	2,955,955	3,134,444
Past due loans	100,382	88,559	88,863	92,559	97,937	105,668	112,130
Contingent loans	933,590	1,030,589	963,463	1,022,687	1,010,376	1,115,134	986,156
Reserve for loan losses	(149,112)	(147,882)	(160,879)	(174,064)	(200,021)	(211,113)	(221,070)
Total loans, net	<b>10,587,861</b>	<b>11,005,488</b>	<b>11,256,859</b>	<b>11,614,895</b>	<b>12,008,146</b>	<b>12,330,042</b>	<b>12,579,251</b>

**DERIVATIVES**

	305,712	325,163	305,641	372,688	377,628	419,417	584,999
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**OTHER ASSETS**

Bank premises and equipment	219,510	221,255	222,441	231,360	222,228	226,927	239,049
Foreclosed assets	13,815	12,778	14,373	15,775	12,641	11,222	13,667
Investments in other companies	6,600	6,642	6,941	6,654	7,026	5,707	49,140
Assets to be leased	24,263	20,754	23,619	30,293	27,572	40,271	5,847
Other	557,395	463,448	483,377	463,991	664,310	773,696	757,264
Total other assets	<b>821,582</b>	<b>724,877</b>	<b>750,751</b>	<b>748,072</b>	<b>933,777</b>	<b>1,057,823</b>	<b>1,064,967</b>

**TOTAL ASSETS**

	<b>14,470,395</b>	<b>15,206,926</b>	<b>14,625,894</b>	<b>14,843,439</b>	<b>15,533,424</b>	<b>16,213,081</b>	<b>16,755,562</b>
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**BANCO SANTANDER CHILE AND SUBSIDIARIES**  
**CONSOLIDATED BALANCE SHEETS -2006-2007**  
 Ch\$ million nominal pesos

	2006				2007			
	1Q06	2Q06	3Q06	4Q06	1Q07	2Q07	3Q07	4Q07
	Reclassified							
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>								
<b>DEPOSITS</b>								
Noninterest bearing								
Current accounts	1,481,426	1,572,712	1,487,518	1,663,414	1,676,370	1,721,326	1,717,638	
Bankers' drafts and other deposits	736,502	794,842	787,028	819,583	867,199	927,933	938,409	
	<b>2,217,928</b>	<b>2,367,553</b>	<b>2,274,546</b>	<b>2,482,997</b>	<b>2,543,569</b>	<b>2,649,259</b>	<b>2,656,047</b>	
Savings accounts and time deposits	6,264,072	6,645,164	6,816,812	6,909,335	7,280,989	7,343,069	7,273,063	
Total deposits	<b>8,482,000</b>	<b>9,012,717</b>	<b>9,091,358</b>	<b>9,392,332</b>	<b>9,824,557</b>	<b>9,992,328</b>	<b>9,929,110</b>	
<b>OTHER INTEREST BEARING LIABILITIES</b>								
Chilean Central Bank borrowings								
Credit lines for renegotiations of loans	6,120	5,752	5,487	5,080	4,605	4,307	4,151	
Other Central Bank borrowings	124,311	166,067	184,147	134,417	237,241	102,145	269,096	
Total Central Bank borrowings	<b>130,431</b>	<b>171,819</b>	<b>189,634</b>	<b>139,497</b>	<b>241,846</b>	<b>106,452</b>	<b>273,247</b>	
Investments sold under agreements to repurchase	96,447	149,641	73,434	19,929	167,280	158,899	123,291	
Mortgage finance bonds	621,469	592,837	560,334	530,206	509,697	484,368	473,283	
<b>Other borrowings</b>								
Bonds	448,214	562,778	559,165	565,653	562,285	747,098	980,497	
Subordinated bonds	390,756	390,984	490,974	490,416	491,133	477,041	440,598	
Borrowings from domestic financial institutions	0	3,590	3,777	0	0	0	4,822	
Foreign borrowings	1,547,899	1,637,251	924,776	812,267	615,930	1,164,200	1,183,763	
Other obligations	47,421	53,338	43,235	64,193	70,047	52,409	118,870	
Total other borrowings	<b>2,434,290</b>	<b>2,647,940</b>	<b>2,021,926</b>	<b>1,932,529</b>	<b>1,739,394</b>	<b>2,440,748</b>	<b>2,728,550</b>	
Total other interest bearing liabilities	<b>3,282,637</b>	<b>3,562,237</b>	<b>2,845,328</b>	<b>2,622,161</b>	<b>2,658,217</b>	<b>3,190,467</b>	<b>3,598,371</b>	
<b>DERIVATIVES</b>								
	277,760	289,098	307,621	355,922	375,290	365,167	568,581	
<b>OTHER LIABILITIES</b>								
Contingent liabilities	934,634	1,031,766	964,924	1,024,048	1,012,880	1,116,959	997,259	
Other	340,261	224,683	228,038	202,115	327,831	302,219	294,766	
Minority interest	1,518	1,442	1,489	1,522	17,464	17,888	19,313	
Total other liabilities	<b>1,276,413</b>	<b>1,257,890</b>	<b>1,194,451</b>	<b>1,227,685</b>	<b>1,358,175</b>	<b>1,437,066</b>	<b>1,311,338</b>	
<b>SHAREHOLDERS' EQUITY</b>								
Capital and reserves	1,087,152	940,206	962,424	959,757	1,244,996	1,075,377	1,110,290	
Income for the period	64,434	144,779	224,713	285,582	72,189	152,676	237,872	
Total shareholders' equity	<b>1,151,586</b>	<b>1,084,985</b>	<b>1,187,137</b>	<b>1,245,339</b>	<b>1,317,185</b>	<b>1,228,053</b>	<b>1,348,162</b>	
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>14,470,395</b>	<b>15,206,926</b>	<b>14,625,894</b>	<b>14,843,439</b>	<b>15,533,424</b>	<b>16,213,081</b>	<b>16,755,562</b>	



BANCO SANTANDER CHILE AND SUBSIDIARIES  
CONSOLIDATED BALANCE SHEETS -2006-2007  
Ch\$ million nominal pesos

	2006				2007			
	1Q06	2Q06	3Q06	4Q06	1Q07	2Q07	3Q07	4Q07
Reclassified								
<b>CONSOLIDATED INCOME STATEMENT</b>								
<b>INTEREST REVENUE AND EXPENSE</b>								
Interest revenue	217,595	341,190	356,538	253,529	288,317	380,183	504,325	
Interest expense	(91,706)	(167,941)	(180,320)	(116,630)	(132,425)	(188,020)	(261,570)	
Net interest revenue	125,889	173,249	176,217	136,899	155,892	192,163	242,755	
<b>PROVISIONS FOR LOAN LOSSES</b>	<b>(25,471)</b>	<b>(21,760)</b>	<b>(36,277)</b>	<b>(39,514)</b>	<b>(36,331)</b>	<b>(45,214)</b>	<b>(46,010)</b>	
<b>FEES AND INCOME FROM SERVICES</b>								
Fees and other services income	46,540	49,418	50,458	51,910	55,370	57,641	60,856	
Other services expenses	(8,210)	(9,651)	(8,211)	(9,705)	(10,261)	(10,534)	(11,094)	
Total fees and income from services, net	38,330	39,767	42,247	42,205	45,109	47,107	49,762	
<b>NET RESULTS FROM FINANCIAL TRANSACTIONS</b>								
Net gains from trading and brokerage activities	43,308	39,291	(5,056)	22,772	15,492	(628)	(64,091)	
Foreign exchange transactions, net	(19,997)	(29,750)	5,499	(4,460)	(5,262)	5,167	42,145	
Net results from financial transactions	23,311	9,541	443	18,312	10,230	4,539	(21,946)	
<b>OTHER OPERATING INCOME</b>								
Other operating income (loss), net	(7,770)	(9,133)	(8,188)	(7,869)	(10,537)	(11,298)	(11,966)	
<b>OPERATING EXPENSES</b>								
Personnel salaries and expenses	(34,005)	(39,132)	(38,468)	(48,118)	(37,664)	(42,879)	(45,831)	
Administrative and other expenses	(25,536)	(27,607)	(27,563)	(29,943)	(28,604)	(30,354)	(31,633)	
Depreciation and amortization	(9,076)	(9,888)	(9,850)	(10,000)	(9,833)	(10,585)	(12,148)	
Total operating expenses	(68,617)	(76,626)	(75,880)	(88,061)	(76,101)	(83,818)	(89,612)	
<b>OTHER INCOME AND EXPENSES</b>								
Non-operating income (loss), net	(11,017)	(8,522)	6,269	9,055	1,051	5,613	2,507	
Income attributable to investments in other companies	240	409	219	(82)	134	(728)	(635)	
Losses attributable to Minority interest	(65)	(20)	(28)	(41)	(540)	(282)	(890)	
Total other income and expenses	(10,842)	(8,132)	6,460	8,932	645	4,603	982	
<b>LOSS FROM PRICE-LEVEL RESTATEMENT</b>	2,781	(10,247)	(8,796)	2,480	(2,149)	(13,633)	(23,902)	
<b>INCOME BEFORE INCOME TAXES</b>	<b>77,311</b>	<b>96,658</b>	<b>96,427</b>	<b>73,384</b>	<b>86,758</b>	<b>94,449</b>	<b>100,063</b>	
Income taxes	(12,877)	(16,314)	(16,493)	(12,516)	(14,569)	(13,962)	(14,867)	
<b>NET INCOME</b>	<b>64,434</b>	<b>80,345</b>	<b>79,934</b>	<b>60,868</b>	<b>72,189</b>	<b>80,487</b>	<b>85,196</b>	



**BANCO SANTANDER CHILE AND SUBSIDIARIES**  
**CONSOLIDATED BALANCE SHEETS -2006-2007**  
 Ch\$ million nominal pesos

**Appendix**

	2006				2007			
	1Q06	2Q06	3Q06	4Q06	1Q07	2Q07	3Q07	4Q07
	<b>Reclassified</b>							
Net interest income	125,889	173,249	176,217	136,899	155,992	192,163	242,755	0
Inflation hedge	1,527	(7,488)	(9,968)	3,030	(1,445)	(10,380)	(19,620)	0
Adjusted net interest income	127,416	165,761	166,249	139,929	154,447	181,783	223,135	0
Fee income	38,330	39,767	42,247	42,206	45,109	47,107	49,762	0
<b>Core revenues</b>	<b>165,746</b>	<b>205,528</b>	<b>208,496</b>	<b>182,134</b>	<b>199,556</b>	<b>228,890</b>	<b>272,897</b>	<b>0</b>
Gross operating income	154,289	191,664	174,443	150,033	164,363	187,297	212,595	0
<b>Net operating income</b>	<b>85,373</b>	<b>115,038</b>	<b>98,763</b>	<b>61,972</b>	<b>88,262</b>	<b>103,479</b>	<b>122,983</b>	<b>0</b>
Net income per share (Ch\$)	0.34	0.43	0.42	0.32	0.38	0.43	0.45	
Net income per ADR (US\$)	0.67	0.81	0.82	0.63	0.74	0.84	0.92	
<b>Profitability &amp; Efficiency</b>								
Net interest margin	3.9%	5.0%	5.0%	4.0%	4.4%	5.5%	6.8%	
Adjusted net interest margin	3.9%	4.8%	4.7%	4.1%	4.6%	5.2%	6.2%	
Efficiency ratio	38.3%	35.9%	35.9%	46.5%	37.9%	36.0%	34.7%	
Return on average equity	22.8%	28.7%	27.5%	18.3%	22.4%	25.8%	26.1%	
<b>Asset Quality</b>								
PDL / total loans	0.93%	0.79%	0.78%	0.79%	0.80%	0.84%	0.86%	
Coverage ratio	148.5%	166.6%	181.0%	188.1%	204.2%	199.8%	197.2%	
<b>Capitalization</b>								
BIS ratio	14.3%	12.2%	12.8%	12.6%	14.6%	13.0%	12.5%	
<b>Network</b>								
Branches	361	367	368	397	410	417	425	
ATMS	1,395	1,443	1,479	1,588	1,635	1,744	1,808	
Employees	7,583	7,782	8,029	8,164	8,691	8,913	9,057	
<b>Market information (period-end)</b>								
Stock price	22.1	20.8	23.5	24.8	25.9	25.2	24.8	
ADR price	43.6	40.3	45.3	48.2	49.9	49.5	50.6	
Market capitalization (US\$m)	7,908	7,317	8,207	8,735	9,045	8,985	9,172	
Shares outstanding	188,446.1	188,446.1	188,446.1	188,446.1	188,446.1	188,446.1	188,446.1	
ADRs (1 ADR = 1,039 shares)	181.4	181.4	181.4	181.4	181.4	181.4	181.4	
<b>Other Data</b>								
Quarterly inflation rate**	-0.33%	1.00%	1.38%	-0.35%	0.20%	1.00%	2.98%	
Exchange rate (Ch/US\$) (period-end)	527.7	547.31	538.22	534.43	539.37	527.46	511.72	