Investor Presentation Scotiabank Chile

August 2026

Scotiabank

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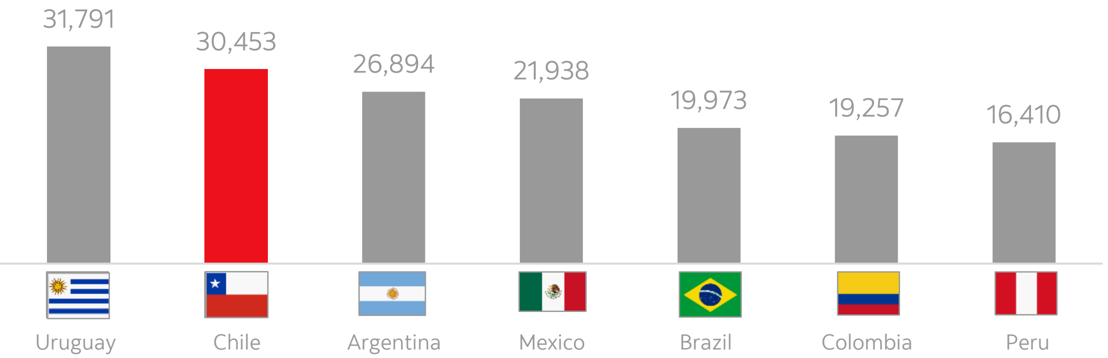
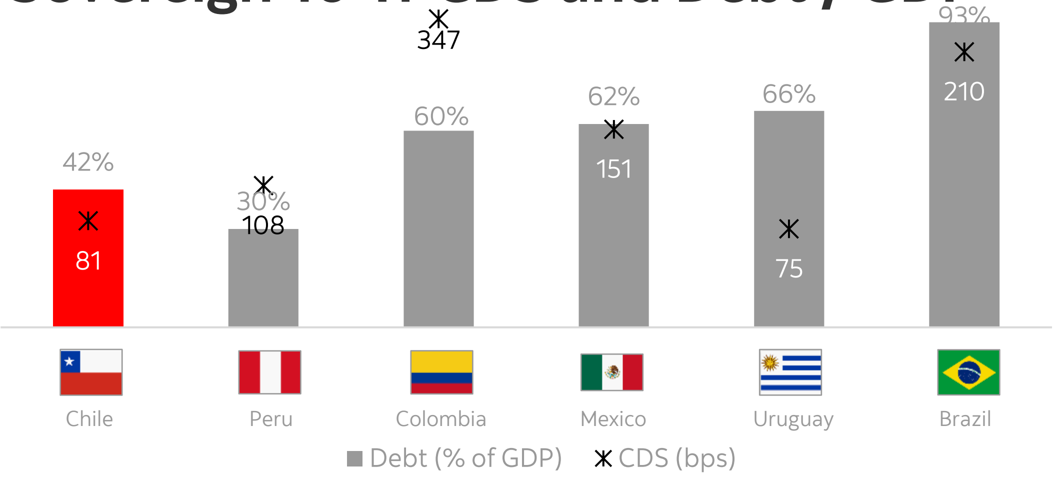
Chile: strong macroeconomic fundamentals

High GDP per capita vs peers[1]



Sovereign 10 Yr CDS and Debt / GDP[2]



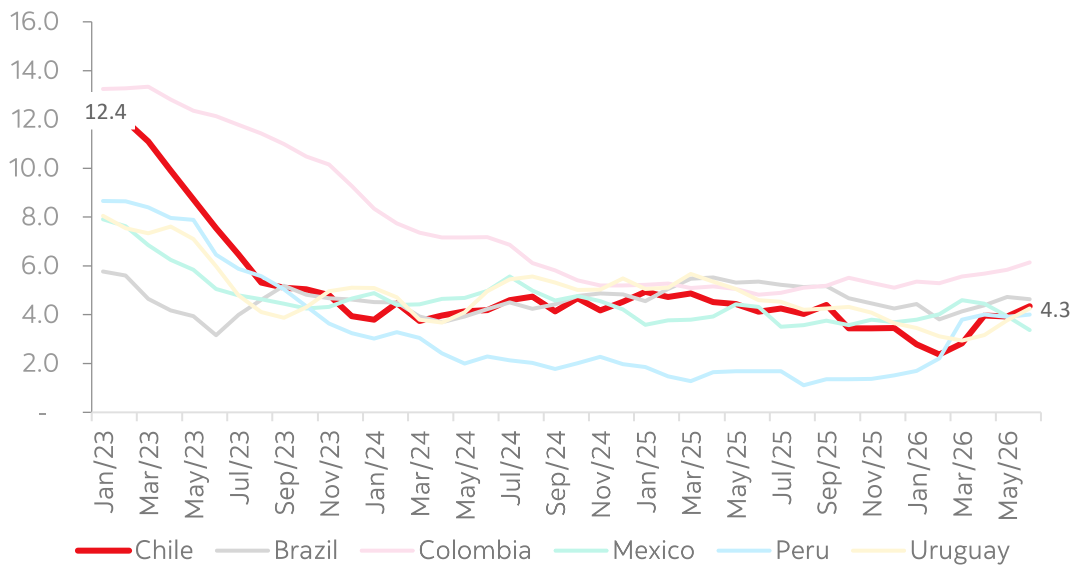
Key factors to invest in Chile

1	Globally Integrated	• Trade agreements with over 60 countries • First member of the OECD in South America
2	Dynamic and competitive economy	• The IMD World Competitiveness Ranking 2026: 1st in Latin America
3	Financial strength with low country risk	• Highest credit rating in Latin America with lowest country risk as a result of economic stability Moody's A2 · S&P Global Ratings A · FitchRatings A-
4	Respect for capital	• Economic Freedom rank 1st in Latin America and 17th worldwide
5	Developed financial markets	• Well developed financial markets with significant depth vis a vis other emerging countries

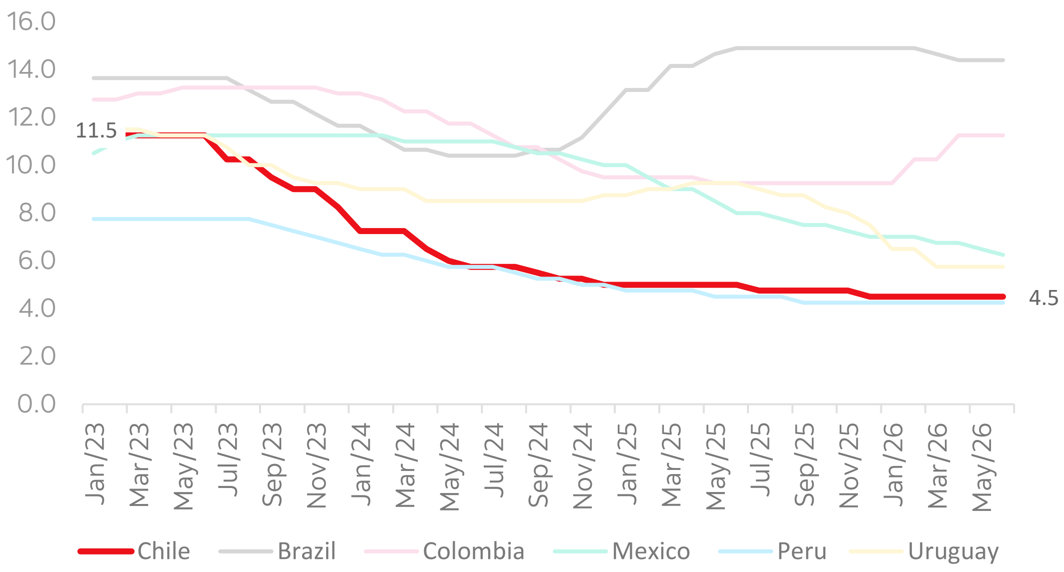
1. Source: World Economic Outlook April 2025 PPP. Expected figures in US$ for 2026
2. Source: Bloomberg (CDS as of July 31st 2026); IMF Financial Stability Report 2026 Debt / GDP
3. 2026 Country Rankings: World & Global Economy Rankings on Economic Freedom, www.heritage.org

Chilean Central Bank / Excellent track record managing inflation

LATAM CPIs YoY (%)[1]



LATAM Policy Rates (%)[2]



- Latam inflation declining:
  - Strict monetary policies succeeded in curbing the rise in inflation

- Chilean central bank has begun rate cuts, following the decline in inflation. (-675 bps since July 2023)

1. Source: Bloomberg (Inflation Monitor as of June 30th 2026).
2. Source: Bloomberg (Policy Rate Monitor as of June 30th 2026).

Chile: macroeconomic projections

Forecast[1]	2023	2024	2025	2026f	2027f
GDP (% yoy)	0.7	2.8	2.5	**1.5**	**3.0**
Inflation (% yoy, eop)	3.9	4.5	3.5	**4.5**	**3.0**
Exchange rate (vs. USD, eop)	881	996	901	**870**	**870**
Monetary policy rate (%, eop)	8.25	5.00	4.50	**4.50**	**4.25**
Copper price (US$/lb, eop)	3.9	4.0	5.5	**6.0**	**5.5**
Total consumption (% yoy)	-3.4	1.4	2.8	**2.0**	**2.5**
Investment (% yoy)	0.3	-1.6	7.0	**1.0**	**3.0**
Fiscal balance (% GDP)	-2.4	-2.8	-2.8	**-2.0**	**-1.5**
Current account (% GDP)	-3.2	-1.5	-1.2	**-1.0**	**-1.5**

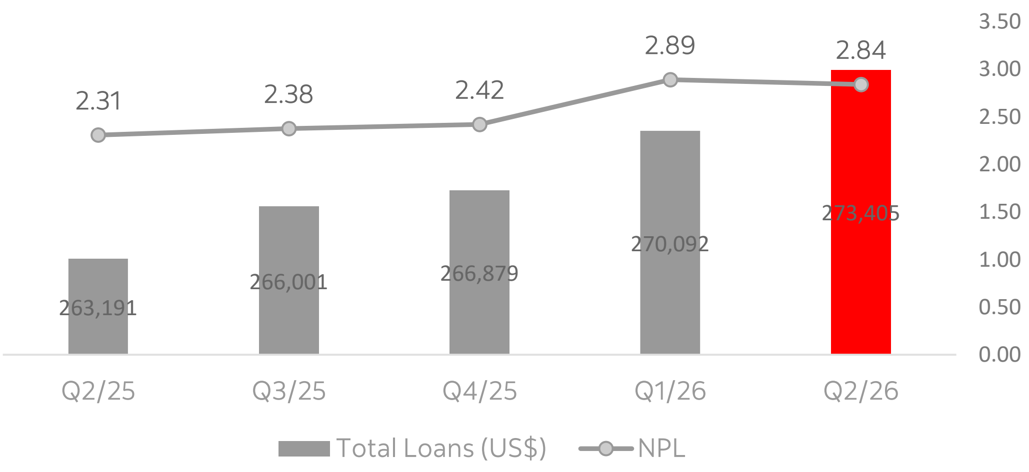
1. Source: Scotia Economics

Chilean banking industry at a glance

Highlights[1]

Banks in Chile	Branches / ATMs	Accounts / Cards	Financial highlights
17 banks 8 Local 8 Foreign 1 State-owned	**1,451** branches **7,734** ATMs	**16.1 mm** Current accounts **14.0 mm** Credit cards	Avg. 2021/2025 ROAE: **16.1%** Cost to income: **41.1%**

Total loans in the banking system[2]



Chilean banking industry

Highly stable and resilient

- NPL ratio has remained relatively low through different economic cycles
- Average NPL ratio of 2.23% for 2022-2026

Sustained profitability

- Average ROAE of 15.1% in the past 20 years

High banking penetration

- Highest banking penetration in Latin America with substantial room to grow compared to developed countries

Open to international investors

- Largest Chilean banks have been regular fixed income issuers in international markets for over 20 years

Strong governance and regulatory oversight

- Integrated supervision (Merger CMF – SBIF) of publicly traded companies and Banks
- Transitioning to Basel III
- ILAAP implementation started in April 2023

1. Source: CMF
2. Source: CMF. Excludes loans of Chilean banks held abroad. Figures in US$ million. USD/CLP exchange rate obs CLP 922.34June 30th, 2026.

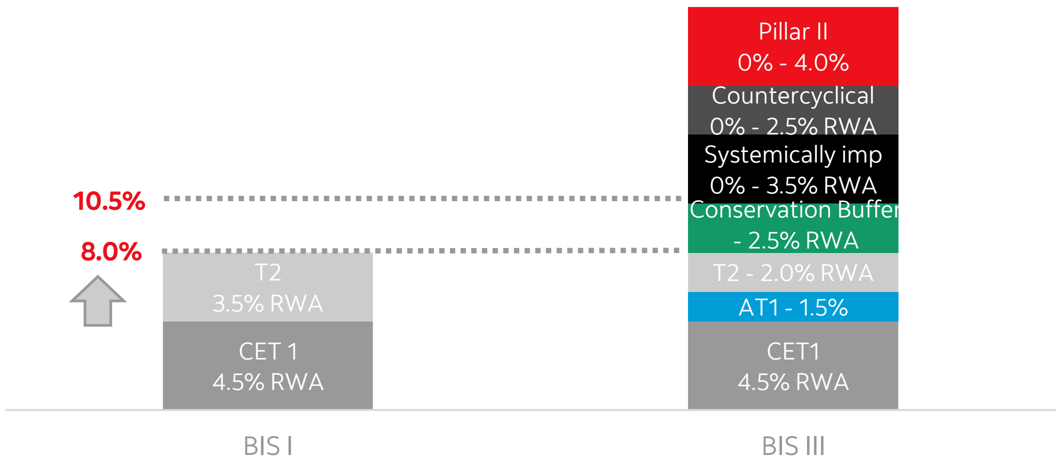
Succsessful completion of the transition to Basel III

New General Banking Law key dates

- **January 2019**
  Amendment of the General Banking Law was enacted
- **June 2019**
  Integration of banking regulator (SBIF) and securities regulator (CMF)
- **December 2020**
  Basel III regulation was approved
- **December 2021**
  Basel III regulation in place – Gradual Phase in over 4 years

Pilar I	RWA Market, Operational and Credit Risk	Dec/21					
Pilar I	Regulatory Capital Deductions		Dec/22 15%	Dec/23 30%	Dec/24 65%	Dec/25 100%	
Pilar I	Systemic Buffer		Dec/22 25%	Dec/23 50%	Dec/24 75%	Dec/25 100%	0% – 3.5% RWA
Pilar I	Conservation Buffer	Dec/21 25%	Dec/22 50%	Dec/23 75%	Dec/24 100%		2.5% RWA
Pilar II	Regulatory Capital Self Assessment (ICAAP)[1]	Apr/21	Apr/22	Apr/23			0% - 4% RWA
Pilar III	Market Information Requirements			Dec/23			

Capital req: From Basel I to Basel III

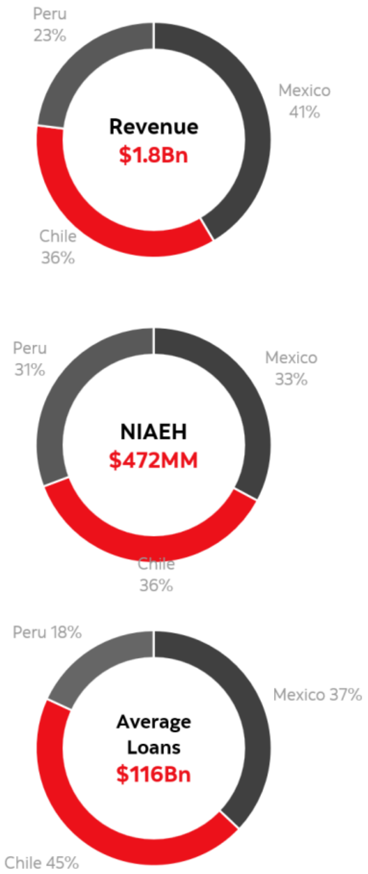


- Phase in of Basel III started in December 2021
- Implementation will be phased over a 4-year period
- Basel III RWA methodology fully implemented in Dec/21

1. Deadline to carry-out self assessment ("IAPE"). Used as input to determine Pilar II requirement for each bank.

Scotiabank
Leading bank in the Americas

Geographic Distribution[1]



				Constant dollar basis[2]		CFX Ex. divestitures[2]	
$MM	Q2/26	Y/Y	Q/Q	Y/Y	Q/Q	Y/Y	Q/Q
Reported							
Net Income[1]	701	4%	(2%)	1%	(2%)	3%	(2%)
Revenue	2,859	(3%)	(3%)	(7%)	(4%)	7%	1%
Expenses	1,370	(10%)	(6%)	(14%)	(6%)	3%	(1%)
Pre-Tax, Pre-Provision Profit[2]	1,489	4%	(1%)	0%	(1%)	12%	2%
PCLs	599	9%	12%	3%	11%	33%	20%
Net Interest Margin[2]	4.76%	26 bps	22 bps				
Productivity Ratio[3]	47.9%	(350 bps)	(140 bps)				
PCL Ratio[3]	1.66%	29 bps	29 bps				
PCL Ratio on Impaired Loans[3]	1.61%	30 bps	38 bps				

- Competitive in scale in each market
- Scotiabank Group is a well-established bank with 30+ years of experience in the region
- Scotiabank Chile represents approximately 25% of Net Income generated in The Pacific Alliance

1. Source: Scotiabank Investor Presentation Q2 2026.

Scotiabank in Chile

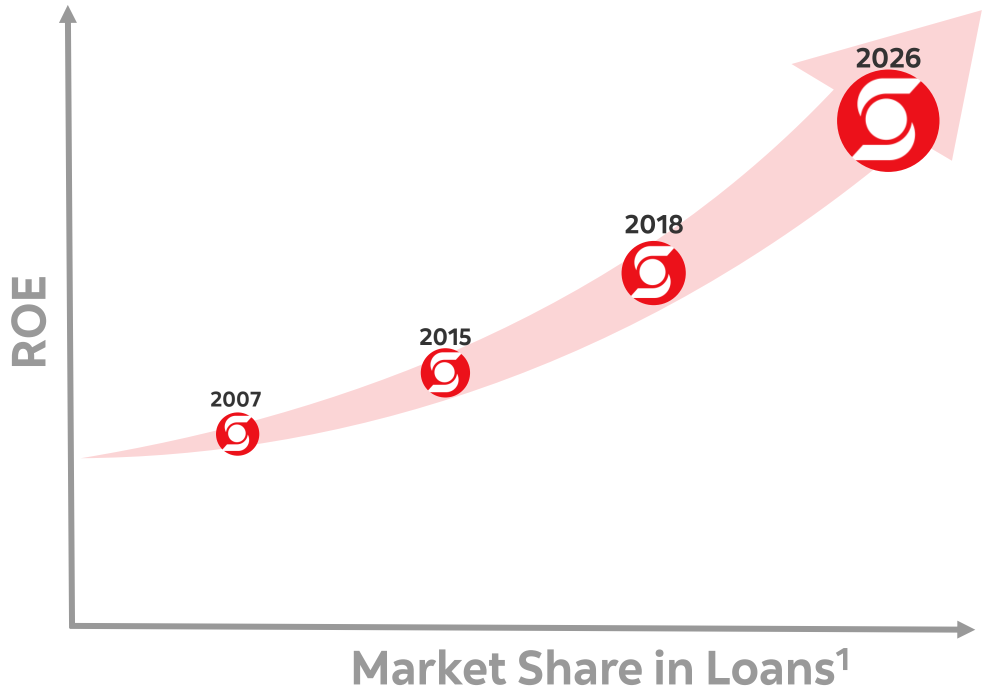
Successful 30-year track record in Chile through key acquisitions and organic growth

2007
After Banco Sudamericano, the bank acquired Banco del Desarrollo incorporating new business segments

2015
Joint Venture with Cencosud in the credit card business, controlling 51% of CAT

2018
Acquisition of BBVA Chile, transforming into one of the most important financial institutions in Chile

2022
BNS purchase 17% of Scotiabank Chile, controlling almost 100%



- Scotiabank became one of the 6 systemically important banks in Chile.

1. Source: CMF, exclude assets abroad. Data from 2024.

Snapshot Scotiabank Chile

Chile's Best Bank (Euromoney, 2024)

Ranking by market share[1]

	Q4/25	Rank
Total Loans	12.9%	5th
Business Loans	10.1%	5th
Mortgage Loans	16.0%	3th
Consumer Loans	15.0%	3th
Deposits	10.2%	5th
Time Deposits	11.5%	5th
Demand Deposits	8.2%	5th

Business and financials[3]

	2025	Q2/26	YoY
Net interest revenue	1,429	387	7.7%
Operating revenue	1,880	541	11.8%
PCL	733	154	14.1%
Net income	452	185	20.5%
Gross Loans	34,249	34,034	-0.9%
Deposits	20,026	20,740	4.3%
Equity	4,369	4,384	4.6%

Footprint

Customers[2]	Employees	Branches[2]
~3.4 million	~5,600	92

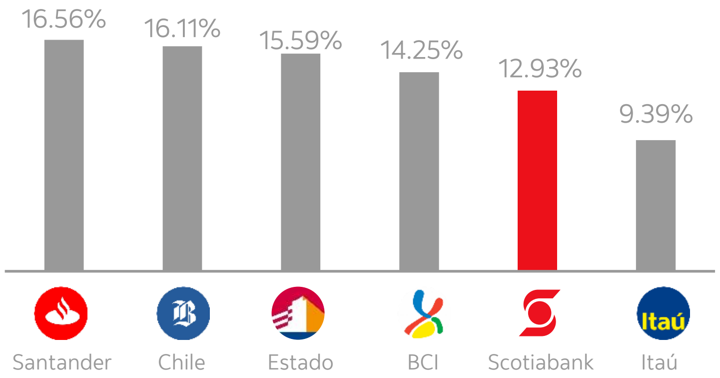
Credit Ratings [4]

FitchRatings	S&P Global
A+	A

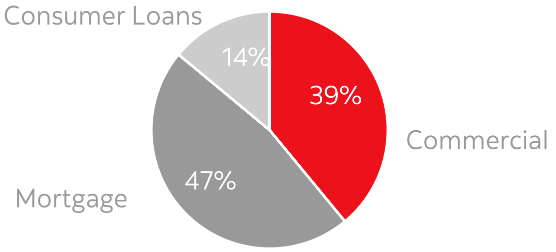
1. Source: CMF; Excludes loans and deposits of Chilean banks held abroad
2. Includes affiliates and consumer microfinance
3. Figures in US$ million
4. Rating outlook from Standard & Poor´s changed from negative to stable in October 2024

5th Largest bank in the country

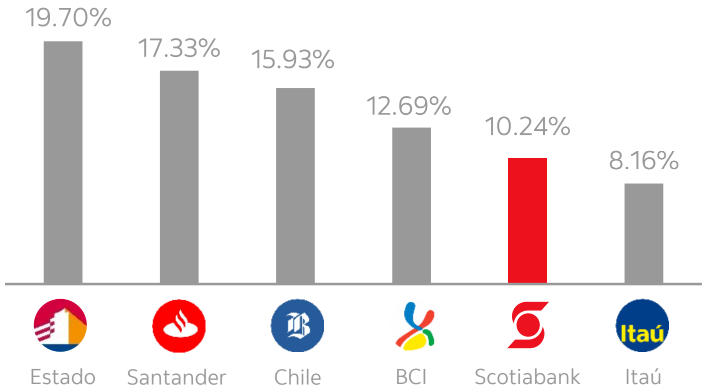
Loans[1]



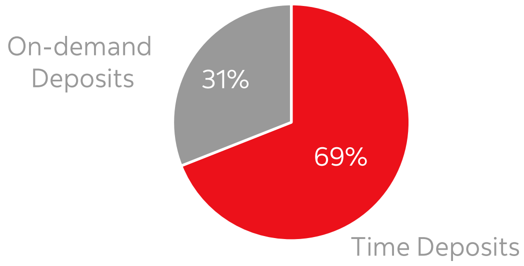
Loan's composition



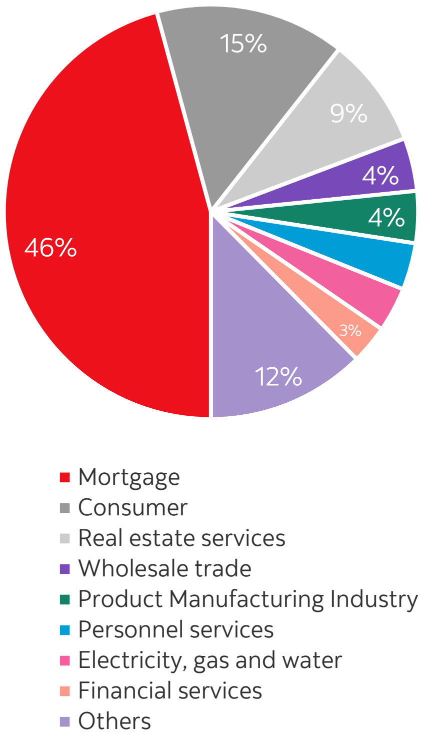
Deposits[1]



Deposit's composition



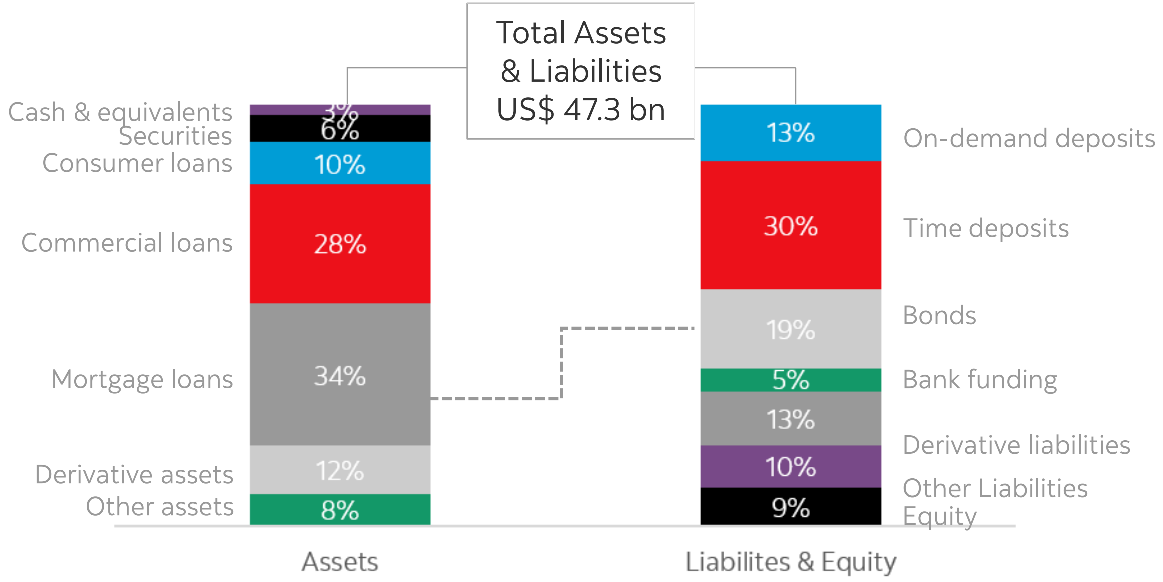
Loans by sector[2]



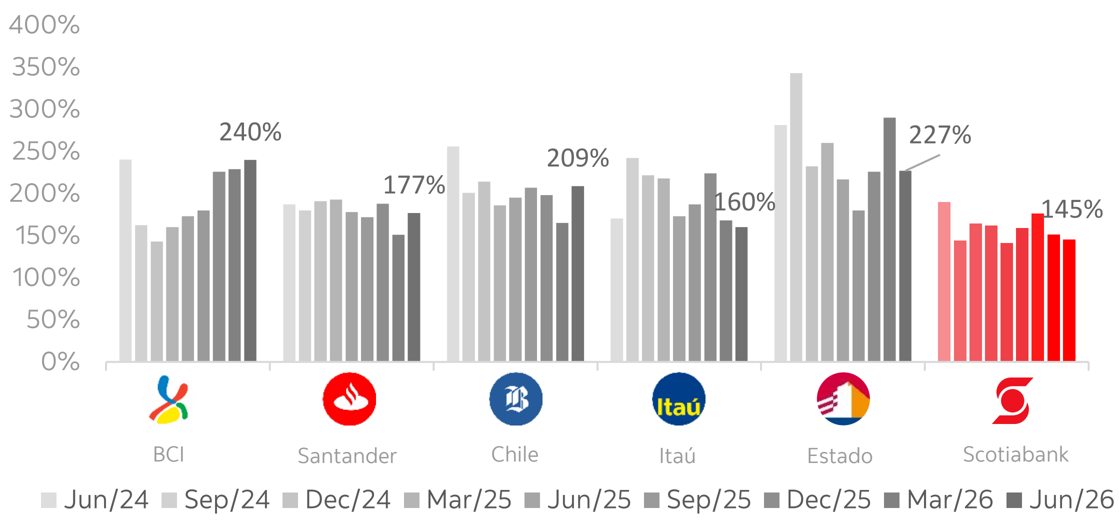
1. Source: CMF. Market share as of June 2026. Local view, excludes offshore loans
2. Source: Scotiabank Chile. Figures as of June 2026. Segment "others" have more than 10 sectors.

Solid balance sheet and liquidity position

Balance sheet structure[1]



Liquidity Coverage Ratio[2]

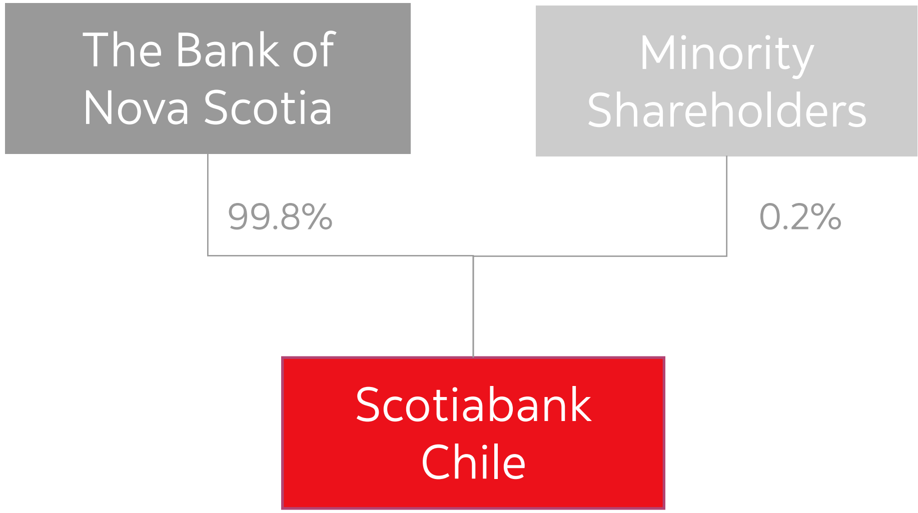


- Mortgage portfolio is financed with long term debt and stable on-demand deposits
- Liquidity Coverage Ratio well above regulatory minimum

1. Source: Scotiabank Chile. Figures as of June 2026
2. Source: quarterly liquidity reports produced by each bank

Strong corporate governance

Simplified ownership structure[1]



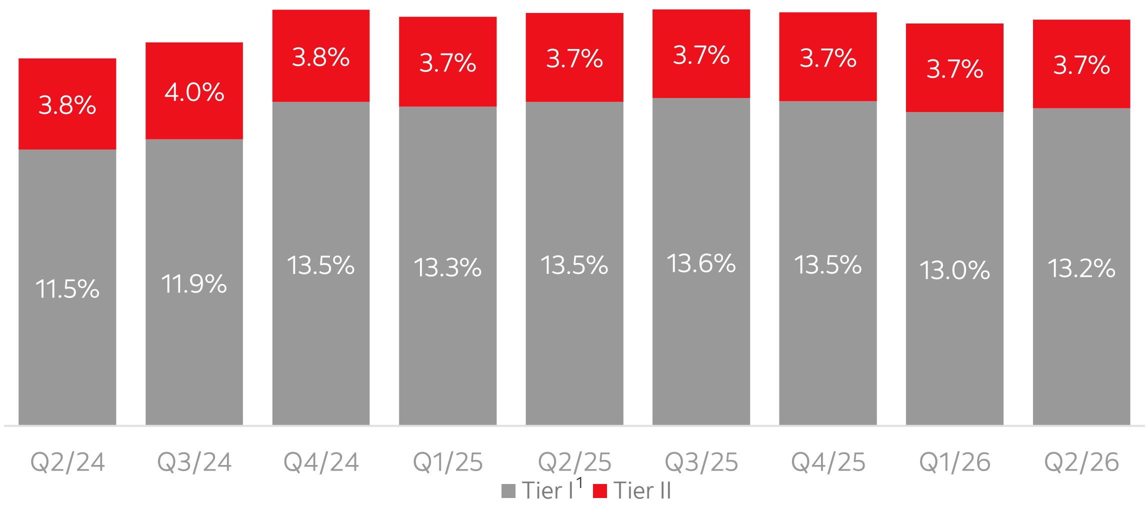
- Scotiabank Chile is controlled by The Bank of Nova Scotia with a 99.8% ownership
- In Feb/22 The Bank of Nova Scotia reach an agreement to purchase 16.76% of Scotiabank Chile for approximately CAD 1,300 MM reaching a 99.8%. The deal was approved by the regulators on Apr/22

- 7 board members (4 independent directors[2])
- First Chilean private bank with gender parity in the board
- Active board involvement
- Best practices following BNS standards
- Audit and risk committee participation, with audit department reporting directly to the Board

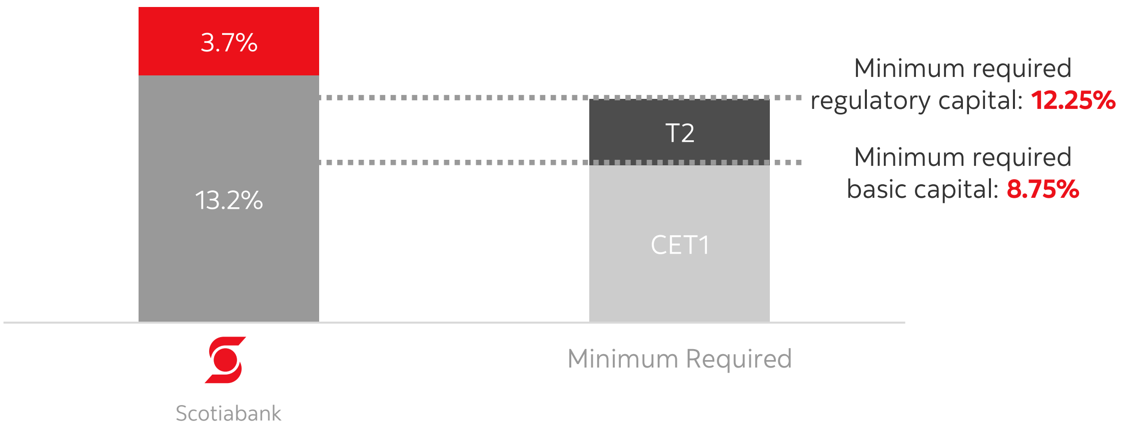
1. Source Scotiabank Chile. Figure as of June 2026
2. Fernanda Vicente Mendoza, Emilio Deik Morrison, Isabel Margarita Bravo, Francisco Matte
3. Through Nova Scotia Inversiones Ltda

Healthy Capital Ratios

Capital Ratios Evolution



Surplus over regulatory limits[1]

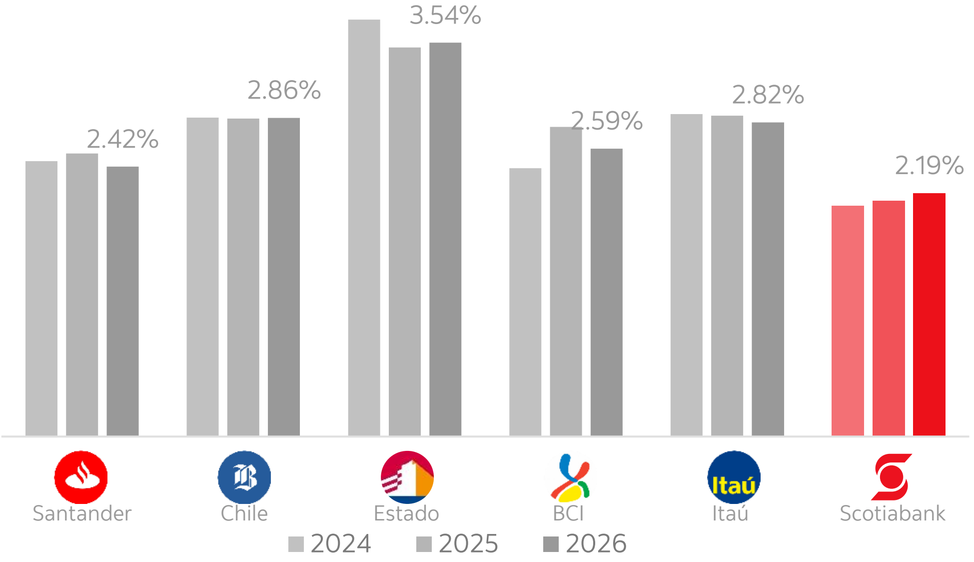


- Capital ratios are significantly above regulatory minimum
- Strong internal generation supports sustained improvement in ratios

1. Includes AT1 for USD 700 MM

Efficiency at the center of our strategy

Operational cost over Gross Loans[1]



- Optimized branch network
- Digital development
- Streamlined processes
- Best in class in expense management

1. Source Scotiabank Chile and CMF. Figures as of June 2026, annualized operational cost.

Highly innovative digital platform and customer offering

Digital bank emphasis

ScotiaZero

+90% of 2025 transactions carried out through **digital channels**

Development of digital platforms

Digital USD Account
First fully-digital in the market for enterprises
Rank #1
of total number of USD accounts in Chile with over 380,000 accounts

Digital Supermarket
Full-digital ecosystem
Customers decide which product they want, when they want and how they want it

Scotia | Pay

ESG: Doing business in a more sustainable way

Environmental: enabling the green transition

- Mobilizing CAD 350 billion[1] to address climate change by 2030 through reducing our carbon footprint, decarbonize operations and seek innovative solutions to reduce impact

- Helping our customers go green leading green bond issuances in the local market (20 issuances since 2018 for a total of USD 6.8 Bn)

- First green bond issuance (JPY 5 billion) by a subsidiary of Bank of Nova Scotia. The funds will be used to finance green assets, focusing on energy efficiency.

Social: promoting social progress from our own operations

- ScotiaINSPIRA, social investment program, focused on strengthen economic resilience in the communities where the bank operates, benefiting more than 250,000 people in Chile

- Employment Equity. We seek a more equitable future and thus we monitor gender pay gap within our organization (-0.3%)

- Women Initiative Program. is a comprehensive program that supports women-led businesses through three pillars: Access to Capital, Mentorship and Education

Governance: Strong corporate governance builds stakeholder trust

- The Scotiabank Code of Conduct is an extension of our shared values and our commitment to the belief that doing the right thing matters

- Supplier policies in place to ensure that ethical and environmental standards are aligned
- Independent and only private Chilean bank with gender parity board

- Top Employer's certification 2025

1. Target at Scotiabank Group level

Scotiabank Chile Strategy 2024-2028

Three main pillars

Earn primary client relationships
- Segment-driven client-centric approach
- Optimize profitability of non-primary clients through deselection and efficiency

Make it easy to do business with us
- Improve performance across the footprint through productivity and efficiency
- Regionalize business model as we transition from country to segment strategy

Win as one team
- Enhance our culture and management process
- Align incentives to drive accountability and execution

Strategic focus

- Accelerate growth of customer deposits
- Improve funding mix

- End to end digital experience
- Consolidations of wealth management and commercial banking

- Sustainable finance differentiation
- Keep the Bank safe

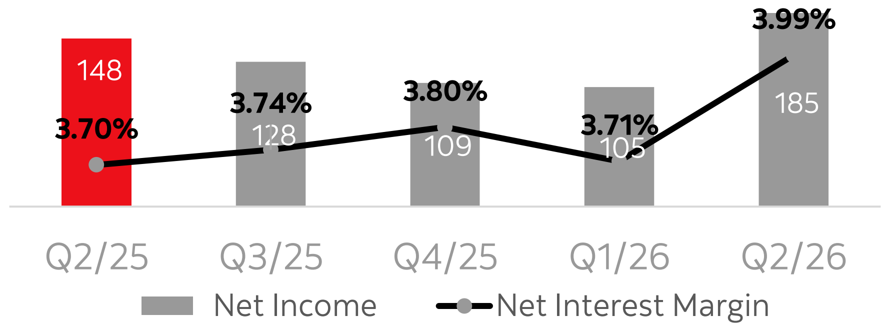
YTD Financial Performance

USDmm	YTD/25[1]	YTD/26[1]	Y/Y
Net interest revenue	705	743	5.4%
Net fee and commision revenue	127	118	-7.7%
Nther non- interest revenue	112	154	37.3%
Total operating revenue	945	1,015	7.4%
Provisions for Credit Loss	-409	-339	-17.1%
Net Income	215	290	34.6%
Gross Portfolio	34,334	34,034	-0.9%
Current Accounts	6,115	6,342	3.7%
Time Deposits	13,767	14,398	4.6%
NPL Ratio[2]	2.76%	2.84%	8bps
NIM (%)	3.60%	3.85%	25bps
Efficiency Ratio (%)	38.76%	37.28%	-148bps
ROAA (%)	0.90%	1.22%	32bps
ROAE (%)	10.46%	13.50%	304bps
BIS Ratio	17.17%	16.89%	-28bps

YEAR-OVER-YEAR FINANCIAL HIGHLIGHTS

- Net income up 34.6%
  - Provision for credit loss down 17.1%
- Loans down 0.9 YoY.
  - Commercial loans down -7%
  - Mortgage loans up by 3%
  - Consumer loans up by 7%
- Total deposits up 4% YoY
  - Demand deposits up 3.7%
- ROAE up 300 basis points
  - Driven by a strategic focus on higher-yield products
  - Disciplined expense management (Cost to income down 148 bps)

ADJUSTED NET INCOME AND NIM (%)



1. Includes indexation income and expenses
2. 90d past due loans / gross loan portfolio

Why invest in Scotiabank Chile?

Solid Controlling Group	• Controlled by The Bank of Nova Scotia • The Bank of Nova Scotia is Canada´s most international bank with full presence in all Pacific Alliance countries
Sustained Track Record of Growth	• Scotiabank Chile has demonstrated a sustained track record of organic and inorganic growth throughout the years
Efficiency and growth through digital banking	• Wide range of digital products
Banking Market with High Growth Potential	• Chile has the highest credit rating in Latin America with lowest country risk as a result of economic stability • Highest banking penetration in Latin America with substantial room to grow versus developed countries
Solid Balance Sheet and Prudent Risk Management	• Scotiabank Chile maintains a high level of liquidity and a well diversified loan portfolio • Strong risk management culture with strong capabilities in AML and cybersecurity

Appendix – Financial Information

Balance Sheet

Statement of financial position US$ Million	2021	2022	2023	2024	2025	2025 Q2	2026 Q2	Y/Y
Cash and deposits in banks	1,583	1,375	1,312	939	1,216	1,092	1,228	12.5%
Transactions pending settlement	480	613	422	656	1,360	572	831	45.3%
Financial assets held for trading at fair value through profit or loss								
Derivative instruments	6,867	7,387	6,174	6,672	5,560	5,577	5,442	-2.4%
Financial debt securities	515	455	210	671	342	374	405	8.4%
Other	126	103	61	25	53	15	87	478.7%
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income								
Financial debt securities	2,115	2,559	2,373	2,049	1,816	1,780	2,563	44.0%
Other	-	-	-	-	-	-	-	-
Derivative instruments for accounting hedge	353	428	344	358	251	269	258	-4.2%
Financial assets at amortized cost						-		
Rights under resale agreements and securities lending agreements	131	235	245	284	225	207	364	76.0%
Financial debt securities	-	-	1,504	28	22	23	20	-9.4%
Loans and advances to banks	3	72	27	2	24	55	40	-27.0%
Loans and accounts receivable from customers - Commercial loans	14,999	16,720	14,896	14,967	13,890	14,354	13,362	-6.9%
Loans and accounts receivable from customers - Mortgage loans	12,567	14,685	15,012	15,300	15,740	15,582	15,982	2.6%
Loans and accounts receivable from customers - Consumer loans	3,348	3,910	4,136	4,379	4,618	4,397	4,690	6.7%
Investments in companies	22	28	37	42	48	45	50	11.1%
Intangible assets	241	261	277	277	255	263	238	-9.5%
Property and equipment	104	98	91	81	81	77	79	2.2%
Right-of-use assets under lease contracts	197	189	173	157	144	151	141	-6.8%
Current taxes	5	58	3	4	12	5	4	-32.5%
Deferred tax assets	436	359	391	437	496	490	538	9.9%
Other assets	992	820	768	919	1,016	1,012	948	-6.3%
Non-current assets and disposal groups held for sale	17	16	21	22	34	28	41	44.9%
Total assets	**45,100**	**50,373**	**48,478**	**48,270**	**47,202**	**46,370**	**47,314**	**2.0%**

Balance Sheet

Statement of financial position US$ Million	2021	2022	2023	2024	2025	2025 Q2	2026 Q2	Y/Y
Transactions pending settlement	429	554	361	494	1,222	502	616	22.7%
Financial liabilities held for trading at fair value through profit or loss						-		
Derivative instruments	6,558	6,736	4,995	5,653	4,893	4,816	4,524	-6.1%
Other	-	-	-	-	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Derivative instruments for accounting hedge	902	1,666	1,578	1,685	1,655	1,697	1,574	-7.3%
Financial liabilities at amortized cost						-		
Deposits and other on-demand liabilities	7,829	5,504	5,259	6,078	6,271	6,115	6,342	3.7%
Term and other on-demand deposits	10,259	15,149	14,291	14,236	13,755	13,767	14,398	4.6%
Liabilities under repurchase agreements and securities lending	412	223	177	543	185	323	416	28.5%
Bank borrowings	6,135	5,792	5,821	2,662	2,444	2,433	2,533	4.1%
Debt financial instruments issued	7,219	8,356	8,876	8,793	8,753	8,834	8,880	0.5%
Other financial liabilities	120	130	170	216	172	176	168	-4.5%
Lease liabilities	178	174	162	150	139	145	137	-5.8%
Regulatory capital financial instruments issued	820	1,071	1,302	2,118	2,062	2,085	2,125	1.9%
Provisions for contingencies	62	54	60	47	45	60	56	-5.9%
Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	138	159	133	145	145	76	90	19.0%
Special allowances for credit losses	235	207	209	209	158	161	156	-3.2%
Current taxes	93	2	69	3	33	31	40	28.5%
Deferred tax assets	1	1	1	1	1	1	1	-10.0%
Other liabilities	674	1,139	1,139	1,065	901	955	875	-8.4%
Liabilities included in disposal groups held for sale	-	-	-	-	-	-	-	-
Total liabilities	**42,063**	**46,917**	**44,602**	**44,099**	**42,834**	**42,178**	**42,930**	**1.8%**

Balance Sheet

Statement of financial position US$ Million	2021	2022	2023	2024	2025	2025 Q2	2026 Q2	Y/Y
Capital	1,484	1,484	1,484	1,484	1,484	1,484	1,484	-
Reserves	405	414	414	414	414	414	414	-
Accumulated other comprehensive income						-		
Items that will not be reclassified to profit or loss	3	3	5	6	7	7	9	26.7%
Items that can be reclassified to profit or loss	-227	-154	-45	-82	-54	-86	-31	-64.5%
Retained earnings (losses) from previous years	912	1,188	1,558	1,868	2,059	2,081	2,178	4.7%
Profit (loss) for the period	460	529	442	469	470	239	287	20.1%
Less: Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	-138	-159	-133	-144	-145	-75	-90	19.2%
Attributable to the owners of the Bank	**2,899**	**3,304**	**3,725**	**4,013**	**4,234**	**4,063**	**4,251**	**4.6%**
Non-controlling interests	138	152	151	158	134	129	133	2.7%
Total equity	**3,037**	**3,456**	**3,876**	**4,171**	**4,369**	**4,192**	**4,384**	**4.6%**
						-		
Total liabilities and equity	**45,100**	**50,373**	**48,478**	**48,270**	**47,202**	**46,370**	**47,314**	**2.0%**

Income Statement

Statement of Income US$ Million	2021	2022	2023	2024	2025	2025 6M	2026 6M	Y/Y
Interest income	1185.1	1905.3	2697.9	2408.2	2189.0	1101.2	995.1	-9.6%
interest expense	-338.3	-1204.9	-1775.3	-1424.8	-1172.2	-588.5	-550.8	-6.4%
Net interest income	**846.8**	**700.4**	**922.6**	**983.4**	**1016.8**	**512.7**	**444.3**	**-13.4%**
Indexation Icome	706.4	1450.0	853.7	904.0	713.3	391.3	534.7	36.7%
Indexation Expense	-500.9	-917.5	-452.4	-464.9	-300.9	-199.0	-235.9	18.5%
Net indexation income	**205.5**	**532.5**	**401.3**	**439.2**	**412.4**	**192.3**	**298.9**	**55.4%**
Fee and commission income	280.0	314.0	320.1	347.5	341.1	183.9	175.3	-4.7%
Fee and commission expense	-90.0	-96.1	-105.8	-112.6	-113.5	-56.4	-57.7	2.2%
Net fee and commission income	**190.0**	**217.9**	**214.3**	**234.9**	**227.7**	**127.5**	**117.6**	**-7.7%**
Financial assets and liabilities held for trading	82.3	124.9	201.6	337.3	-15.5	-35.7	68.2	-291.1%
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial assets and liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Gain or loss on derecognition of financial assets and liabilities at amortized cost and financial assets at fair value through other comprehensive income	33.7	6.4	9.0	1.7	-0.5	-2.6	4.7	-281.0%
Foreign currency translation differences, indexation and accounting hedge of foreign currencies	54.1	-65.9	-97.4	-238.6	184.2	124.4	13.1	-89.5%
Reclassifications of financial assets due to change in business model	-	-	-	-	-	-	-	-
Other financial result	7.7	3.5	-3.2	-2.1	-2.1	-1.1	-0.9	-15.1%
Net financial result	**177.7**	**68.9**	**110.0**	**98.4**	**166.1**	**85.0**	**85.1**	**0.1%**
Equity in net income of investees	-7.5	7.1	6.9	5.0	5.1	2.4	0.9	-61.8%
Gain or loss from non-current assets and disposal groups not qualifying as discontinued operations	1.8	4.6	0.9	-1.4	-3.1	-0.1	-2.0	3482.4%
Other operating income	35.9	26.7	55.1	47.8	54.7	24.6	69.8	183.5%
Total operating income	**1450.3**	**1558.0**	**1711.1**	**1807.1**	**1879.6**	**944.5**	**1014.6**	**7.4%**
Personnel expenses	-308.7	-297.6	-333.3	-338.1	-346.8	-164.2	-171.1	4.2%
Administrative expenses	-225.4	-249.9	-261.4	-282.8	-281.1	-140.1	-149.3	6.6%
Depreciation and amortization	-61.2	-65.7	-72.5	-78.8	-83.2	-41.6	-41.7	0.3%
Impairment of non-financial assets	-0.3	-0.6	-0.3	-0.4	0.0	0.0	-0.2	-
Other operating expenses	-38.5	-37.6	-53.6	-35.3	-35.8	-20.2	-16.0	-21.0%
Total operating expenses	**-634.0**	**-651.4**	**-721.1**	**-735.4**	**-746.9**	**-366.1**	**-378.3**	**3.3%**
Operating income before credit losses	**816.2**	**906.6**	**990.0**	**1071.7**	**1132.8**	**578.4**	**636.3**	**10.0%**
Provisions for credit losses on loans and advances to banks and loans and accounts receivable from customers	-192.1	-414.9	-535.6	-562.1	-732.7	-409.2	-339.1	-17.1%
Special allowances for credit losses	-111.1	14.2	-1.6	2.4	48.7	46.3	2.6	-94.3%
Recovery of written-off loans	77.8	75.9	82.6	86.1	91.4	42.8	53.5	24.8%
Impairment for credit risk on other financial assets at amortized cost and financial assets at fair value through other comprehensive income	-0.2	-0.1	-2.9	0.2	0.8	0.6	-0.3	-150.4%
Credit loss expenses	**-225.5**	**-324.9**	**-457.5**	**-473.3**	**-591.7**	**-319.4**	**-283.3**	**-11.3%**
Operating income	**590.7**	**581.7**	**532.5**	**598.3**	**541.1**	**259.0**	**353.0**	**36.3%**
Profit or loss from continuing operations before taxes	**590.7**	**581.7**	**532.5**	**598.3**	**541.1**	**259.0**	**353.0**	**36.3%**
Income tax expense	-102.9	-23.3	-80.9	-102.5	-89.2	-43.6	-63.0	44.4%
Profit or loss from discontinued operations after taxes	**487.9**	**558.4**	**451.6**	**495.8**	**451.9**	**215.4**	**290.0**	**34.6%**
Profit or loss from discontinued operations before taxes	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Taxes from discontinued operations	-	-	-	-	-	-	-	-
Consolidate profit for the period	**487.9**	**558.4**	**451.6**	**495.8**	**451.9**	**215.4**	**290.0**	**34.6%**

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