

# Banco Santander Chile

ISIN CODE: CLP1506A1070

Overall score 60/100

Sector: ALAS20 companies IR

Information rate: 100% (Sector average: 94%)

## General information

Headquartered in Santiago, Chile, Banco Santander Chile (Santander Chile) was founded in 1977 and is a subsidiary of the Spanish Banco Santander S.A. The bank offers commercial and retail banking services, loans, trade foreign currency forward contracts and credit lines, and retail banking services, including mortgage financing. Banco Santander Chile also provides financial leasing, financial advisory services, mutual fund management, securities brokerage, insurance brokerage and investment management.

Main Economic Segment**	Turnover 2016
Individual and SME	73.2 %
Company and institutional Banking	19.1 %
Global Corporate Banking	7.7 %

## CSR performance per domain

■ Sector performance  
■ Company performance  
Rating: min -- / max ++

Investor Relations	
100	2018
75	
50	
25	
0	
Score	60
Allegations	No
Rating	=
Risk management	Advanced

### Key issues

Companies seeking to attract international investors or to have them remain as shareholders are expected to maintain a sustainable and transparent relationship with these capital markets players. Investors and analysts should be able to access detailed and updated information as regards the company's financial performance, as well as regarding its medium to long-term strategy and related quantitative targets. Furthermore, it is also key for a company to report on its strategy and performance on Environmental, Social and Governance aspects. Such information should be made accessible through communication channels such as reports or dedicated pages on the website, while an investor relations team or department would be set up within the company.

### Company performance

Banco Santander Chile achieved an advanced performance in the Investor Relations issues. The Company has established a dedicated IR team, whose individual contact details are on the website. The Company's Annual Report provides relevant information on its ESG and only some information about its financial KPIs. In addition, the Company is transparent on most of the key elements of its Corporate Governance framework and the contexts of its market. Moreover, The Company adopted most of the recommended elements for a transparent communication with shareholders, including the access to a five-year financial record. Finally, Santander implemented significant tools to promote the continuous follow up of its corporate events and ESG strategy.

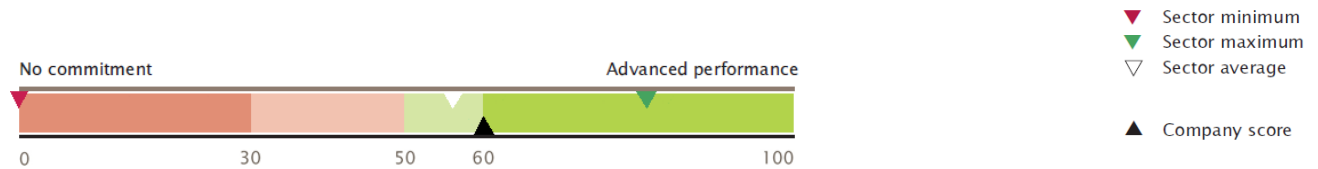
\* On a 4-level scale: proactive, responsive, partially responsive, not responsive  
 \*\* See detailed economic indicators in Selected financial data section  
 \*\*\* Based on the most recent Index at the date of publication

## Investor Relations

Score : 60

### CGV3.1 Investor Relations

(score: 60, weight: 2)



#### Responsibilities allocated to the role of Investor Relation

*The company has established a dedicated Investor Relations team and individual contact details of the IR person (telephone number and email address) are published on the website.*

#### Transparency on Corporate Governance issues (Annual Report and website).

*The company is transparent on most of the key elements of its Corporate Governance framework:*

- Detailed biographies of Directors (explanation of skills and experience)
- Description of the process of Directors' performance evaluation
- Detailed biographies of Senior Management (explanation of skills and experience)
- Date of appointment of Senior Management
- Date of appointment of Directors

#### Comprehensiveness of the company's Annual Report

*The company's Annual Report (published in English) provides some information on its financial key performance indicators.*

- The company provides financial KPI
- The company clearly explains the past positive evolution of its KPI

#### Transparency on the general context of the company's activities

*The company describes most of the key elements of the general context of its markets.*

- Description of the company's markets
- Description of the company's regulatory environment
- Detailed description of the company's risks and uncertainties
- Description of the company's competitive position (with industry benchmarks)
- Drivers of operational performance at product/service level

#### Quality of the company's ESG reporting

*The company's social and environmental reporting (published in English) provides relevant information on its ESG key performance indicators.*

- The company provides ESG KPI
- The company assesses the materiality of its key ESG issues
- The company clearly explains the past positive evolution of its ESG KPI

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**On-line communication on financial results**

*The company has adopted most of the recommended elements for an open and transparent communication with shareholders:*

- *Financial results are formally announced through a press release available on the Investor Relations Section*
- *The presentation of financial results is available in an interactive format*
- *A five-year financial record is accessible on the company's website*
- *The company's Annual Report or IR website provide a history of the share price (at least 3 years)*
- *The company's Annual Report or IR website provide a history of the dividend performance (at least 3 years)*

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**Updates and follow-up on corporate financial events**

*The company set up significant tools to promote the continuous follow up of its corporate events.*

- *The financial calendar is communicated in the Investor Relations Section of the company's website*
- *It is possible to register for receiving feeds and email alerts on financial presentations*
- *Access to webcasts (audio or video) and conference calls via the web in real-time to all users (private investors, analysts, institutional investors, media or other audiences).*

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**Updates and follow-up on ESG strategies and performances**

*The company set up significant tools to promote the continuous follow up on its ESG strategies and performances.*

- *Publication on contact details for questions and remarks on ESG strategies.*
- *Publication of relevant annual ESG reporting.*
- *Explicit link to recognized ESG reporting standards.*

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## Contacts

Analyst :  
Sector Lead: Gonzalo Marambio • Gonzalo.marambio@vigeo-eiris.com

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