

Junta Ordinaria de Accionistas

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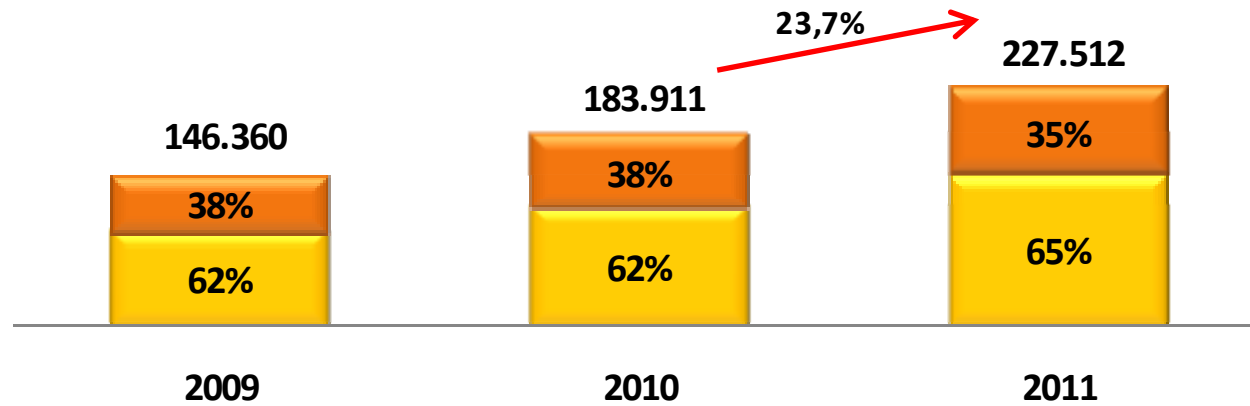
27 de Abril 2012

Resultados Consolidados 2011

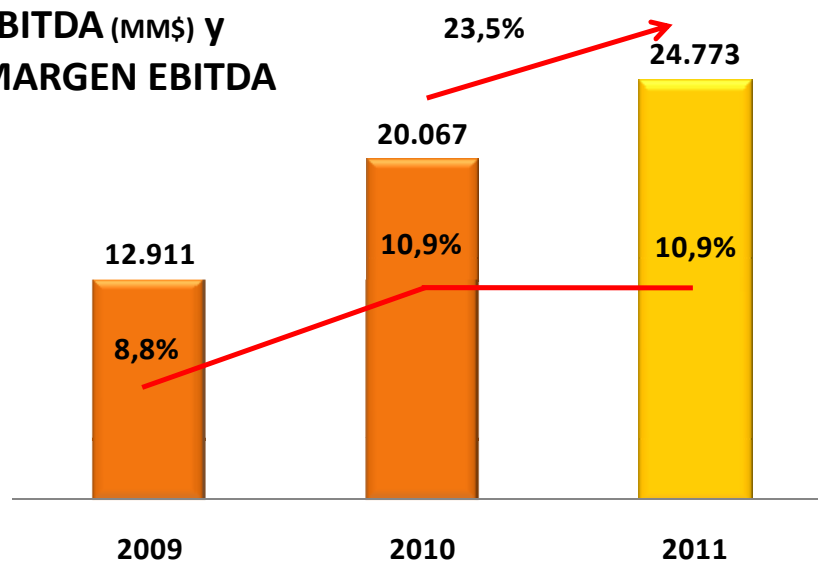


INGRESOS TOTALES

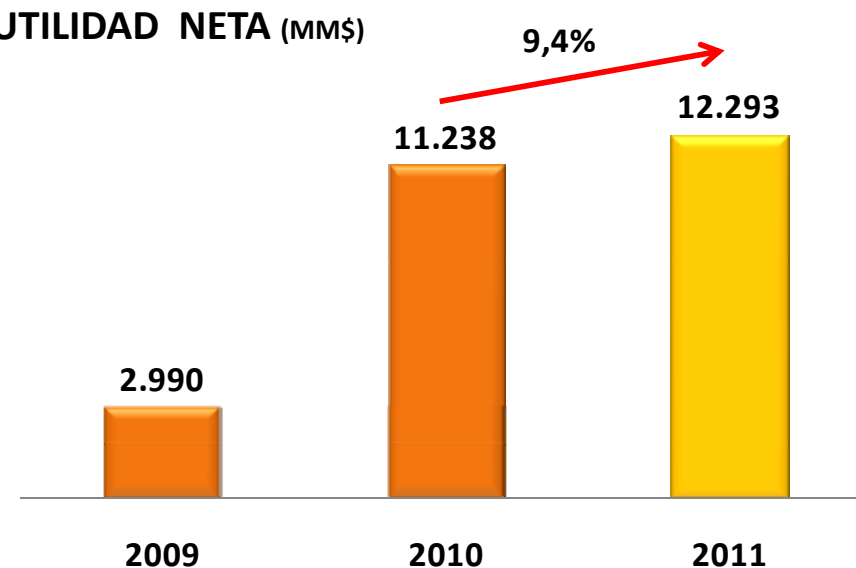
■ Ingresos Retail
 ■ Ingresos Negocio Financiero



EBITDA (MM\$) y MARGEN EBITDA



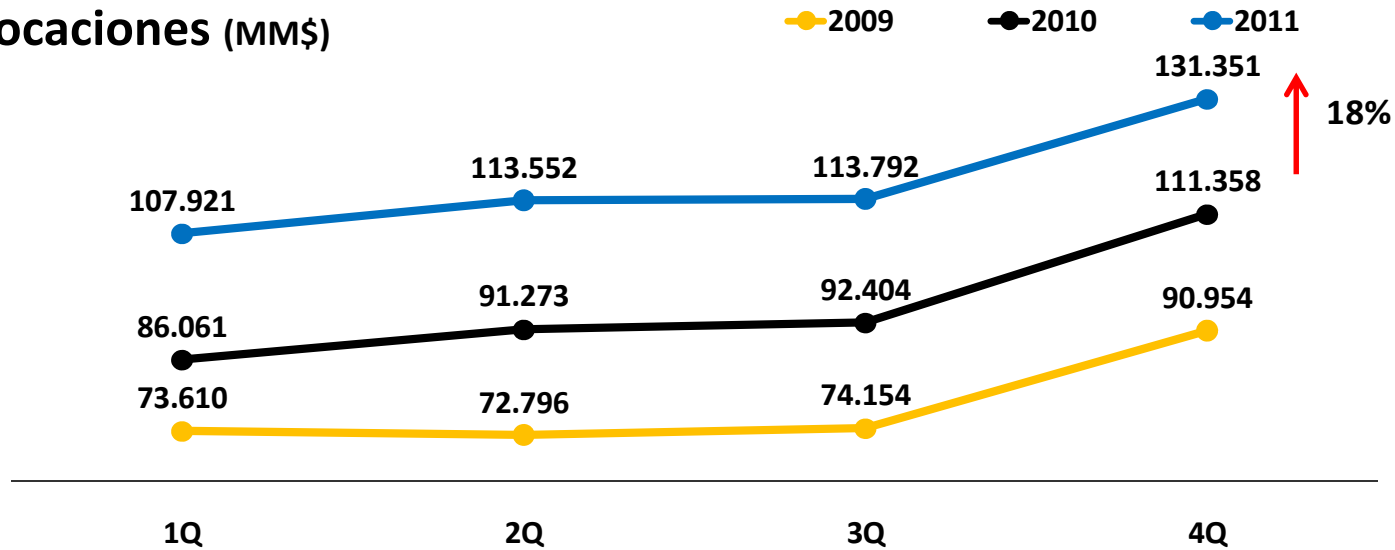
UTILIDAD NETA (MM\$)



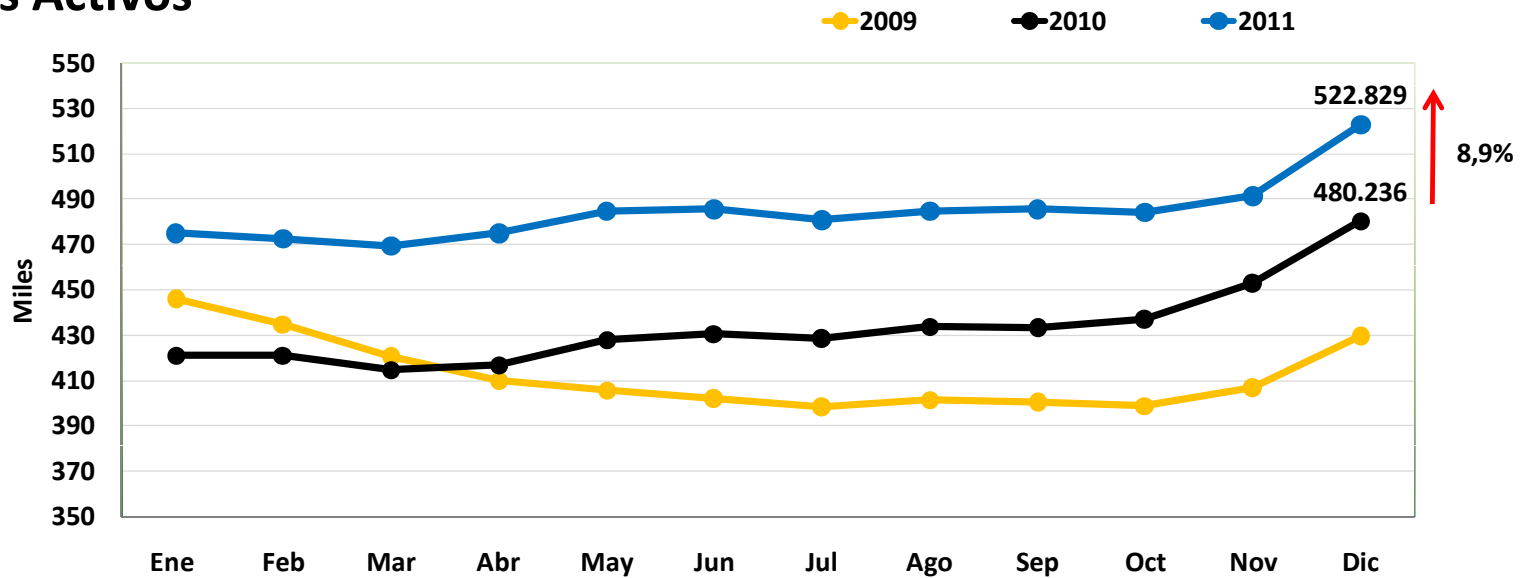
Indicadores del Negocio Financiero



Stock Colocaciones (MM\$)

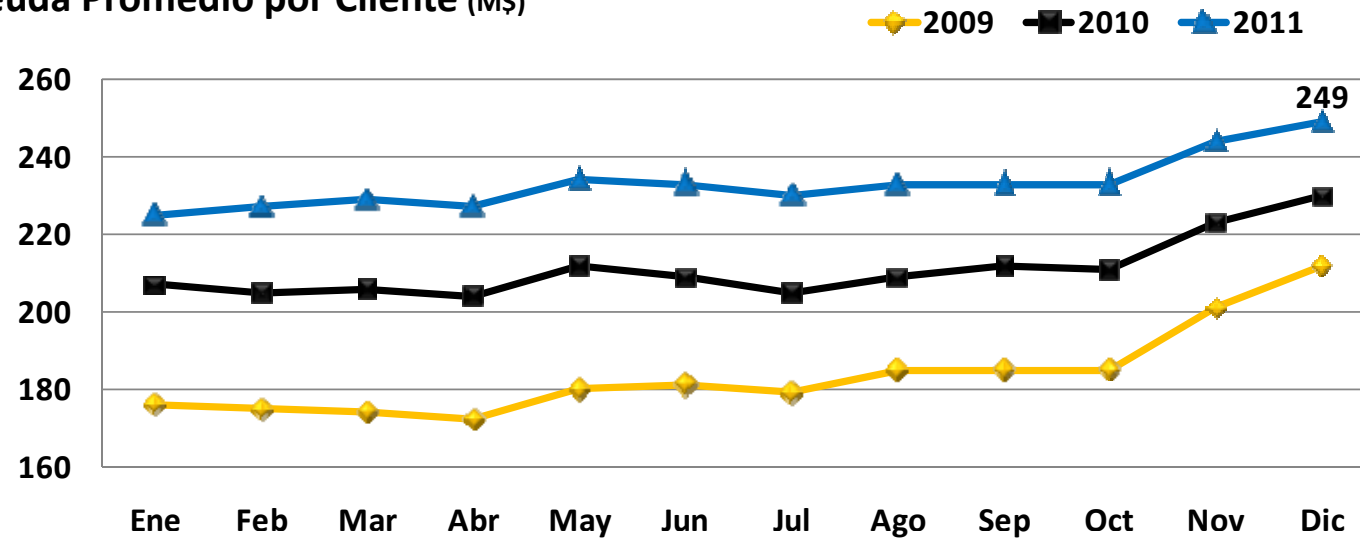


Clientes Activos

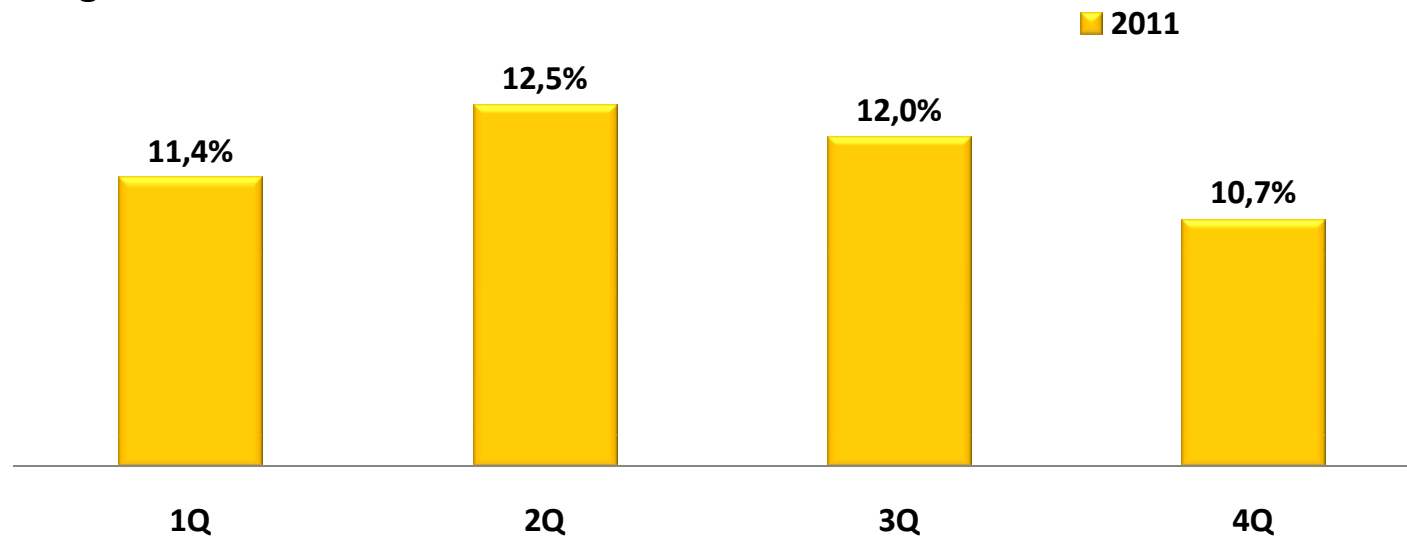


Indicadores del Negocio Financiero

Deuda Promedio por Cliente (M\$)



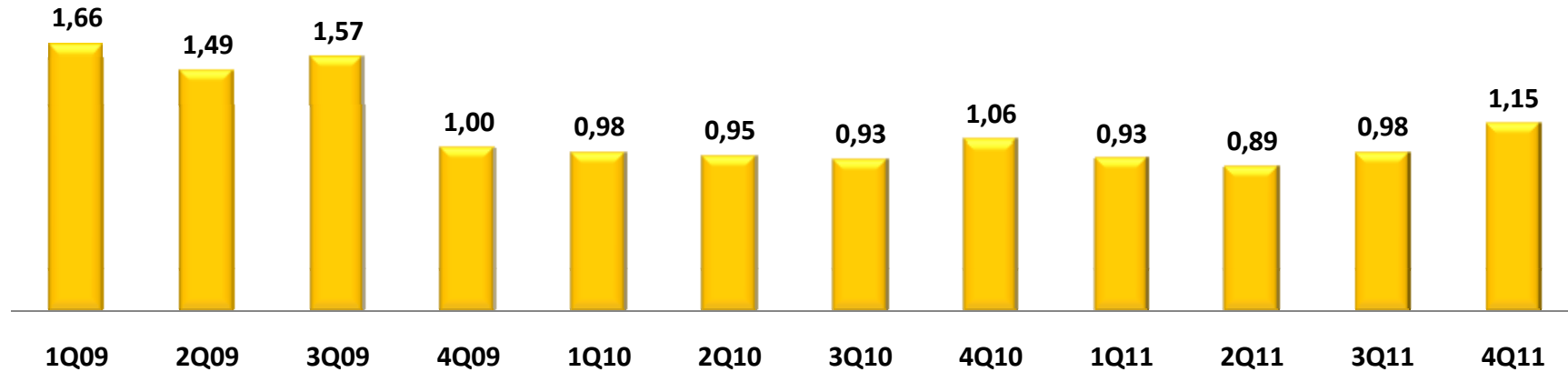
Tasa de Riesgo



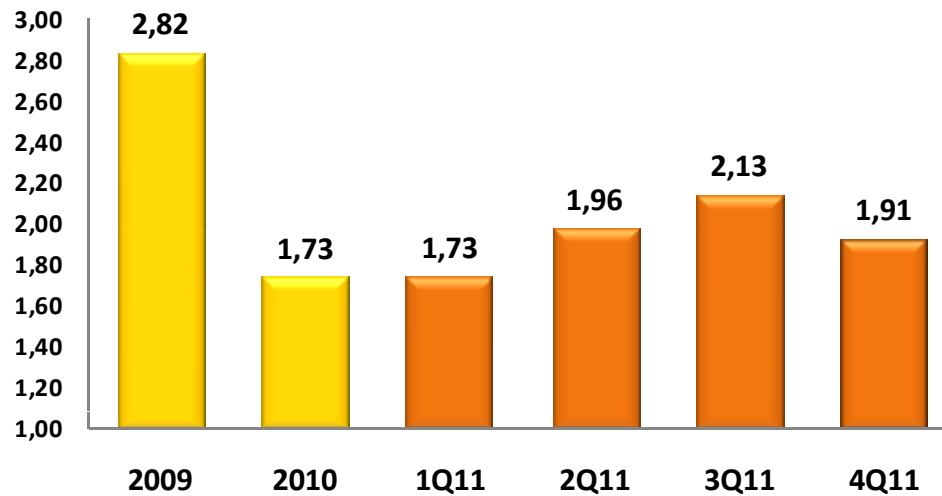
Principales Indicadores de Endeudamiento



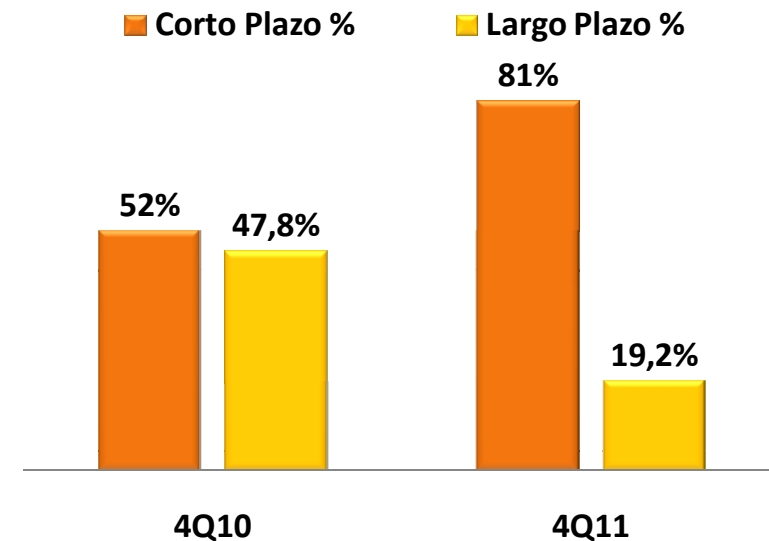
PASIVO TOTAL / PATRIMONIO



DFN / EBITDA



ESTRUCTURA DE FINANCIAMIENTO



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27 de Abril 2012