

Company Presentation



AFP
HABITAT

Seguridad y Confianza

March 2013

2012 Highlights

2012 Highlights

- In June 2012, AFP Habitat lowered its CCICO commissions from **1.36%** to **1.27%**, setting a precedent in the industry
- It also lowered its RP fee from 1.25% to 0.95%, establishing the **lowest RP fee in the market**
- The Company's **Net Profit** reached **CLP 74,576 MM**, showing an increase of **21.0%** vs prior year
- AFP Habitat's **EBITDAR*** increased **5.7%** YOY, totaling **CLP 84,209 MM**
- Total **AUM** in CCICO as of Dec-12 reached **USD 41.9 bn**, representing **25.9%** market share, higher than 23.3% in Dec-11
- AFP Habitat **leads the market in voluntary products** (APV & CAV), with AUM totaling CLP 947,351 MM as of Dec-12
- During 2012, all of AFP Habitat's 5 funds **ranked #1 in return on investment** (over last 60 months)
- In December 20, 2012, AFP Habitat was awarded the **first new affiliates auction in Peru** for a 2-year period
- AFP Habitat launched **several new customer-oriented services**, including Habitat Móvil, extended hours in its call center, branches opening on Friday afternoons and Saturday mornings, and a new website chat

*EBITDAR: EBITDA before return on mandatory reserve requirements. EBITDA: Net income before depreciation, amortization, financial costs and taxes.

F/X: US\$1 = CLP 478.6 ; UF 1 = CLP 22,852.

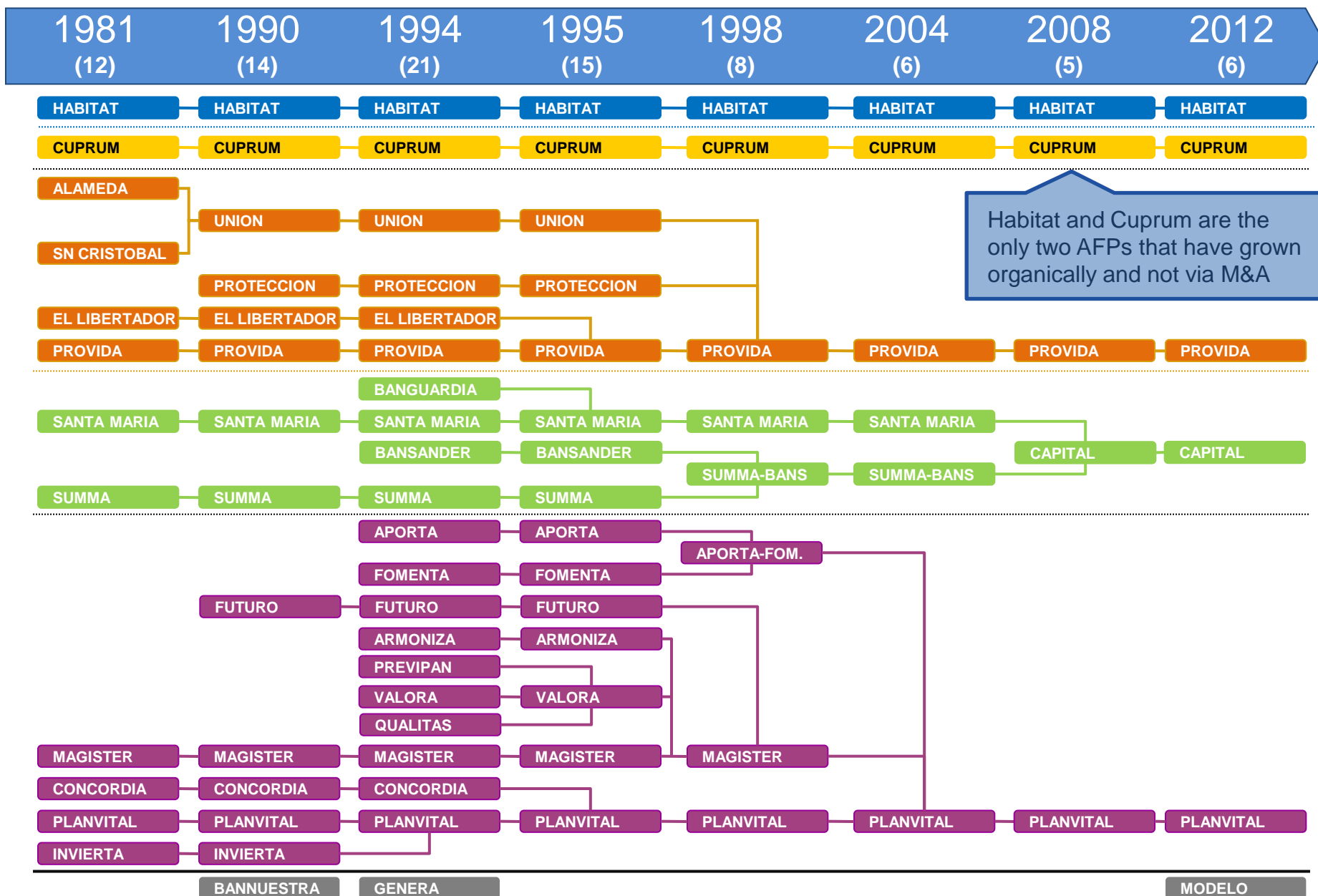
Source: SP, as of December 2012.

Industry Overview

AFP Industry Overview

- 1980: Chilean legislation (*Law Decree 3500*) established a compulsory individual capitalization system with privately-managed pension funds (AFP)
- 1981: New AFP system launched with 12 players
- 1985: AFPs authorized to invest in corporate stocks
- 2000: In accordance with regulatory modifications, each AFP introduces a second fund
- 2002: Creation of multi-fund system (5 funds); non-AFP asset managers permitted to offer voluntary pension savings product (APV)
- 2008: Pension Law Reform
- 2009: Joint bidding of life and disability insurance (SIS); AFPs serve only as pass-thru entities for insurance premiums
- 2010: A new AFP is awarded a 2-year auction for new affiliates; consequently, today there are 6 AFPs (each with 5 funds) in the industry
- 2012: 3 of the 4 largest AFPs are acquired by foreign entities

Industry Composition: 1981 – 2012



AFPs Product Offerings

CCICO (Individual Compulsory Contribution Capitalization Accounts)

- Compulsory savings = 10% of gross salary base*
- Fees: 0.77% - 2.36% of salary base (Habitat = 1.27%)

APV (Voluntary Contributions)

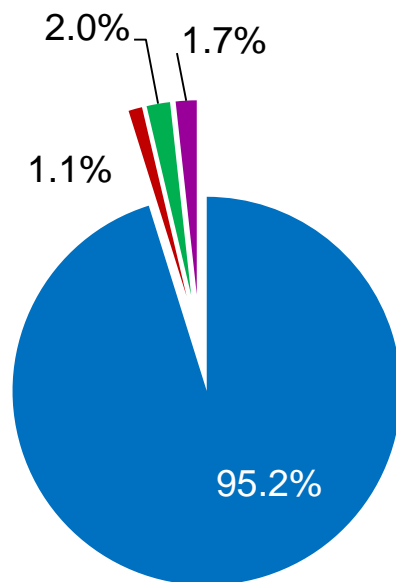
- Voluntary pension contributions
- Tax benefits on amounts \leq UF 600 / UF 900 year**
- Annual Fee: 0.50% - 0.70% AUM (Habitat = 0.55%)

CAV (Voluntary Contribution Account)

- Voluntary savings contributions
- Eligible for tax benefits
- Annual Fee: 0.60% - 0.95% AUM (Habitat = 0.95%)

RP (Programmed Withdrawals)

- Pension payment alternative whereby affiliate maintains pension account with the AFP
- Fee: 0.95% - 1.25% of monthly pension amount (Habitat = 0.95%)



Industry Revenues from Fees^{***}

■ CCICO ■ CAV ■ APV ■ RP

* Gross salary base: gross salary (in 2012 capped at UF 67.4 or USD 3,218) subject to compulsory deductions.

** UF 600 = USD 28,649; UF 900 = USD 42,973.

*** Total industry revenues from fees Jan-Dec 2012 = USD 1,048 MM ; Jan-Dec 2011= USD 960 MM.

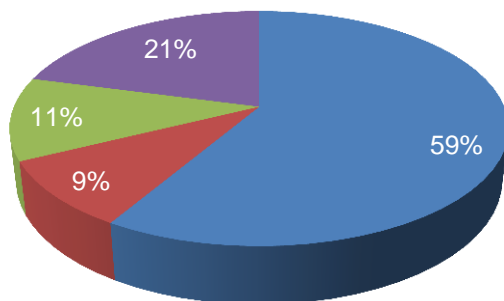
F/X: US\$1 = CLP 478.6 ; UF 1 = CLP 22,852.

Source: Superintendencia de Pensiones (SP), as of December 2012.

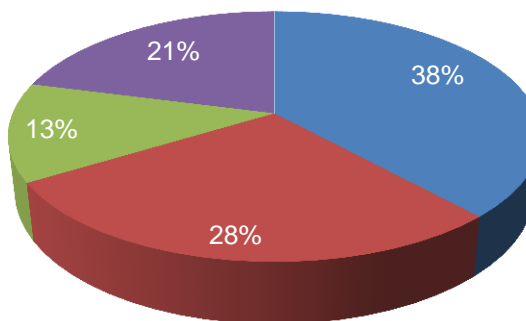
Funds Breakdown



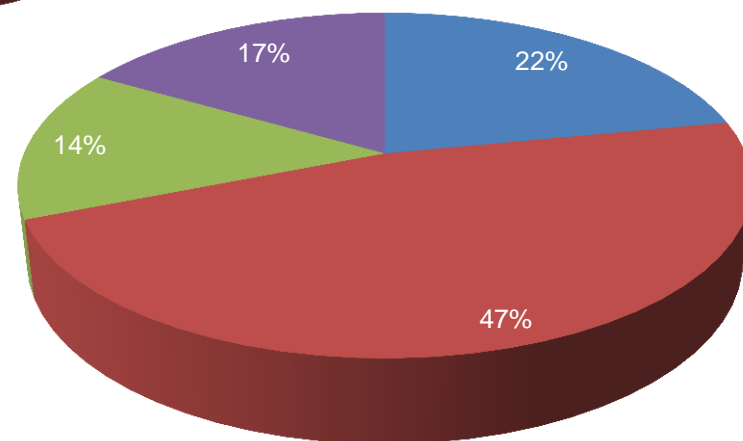
A: USD 27,275 MM
894,515 Accounts



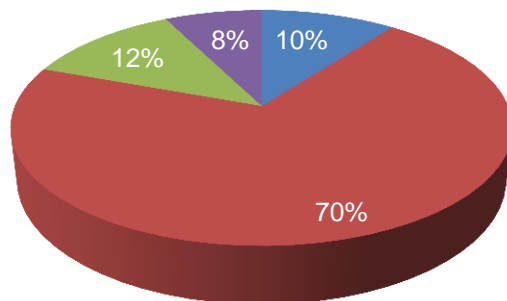
B: USD 28,320 MM
1,898,250 Accounts



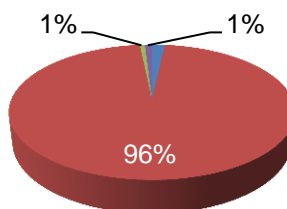
C: USD 63,028 MM
1,568,279 Accounts



D: USD 24,312 MM
277,285 Accounts



E: USD 19,086 MM
233,503 Accounts



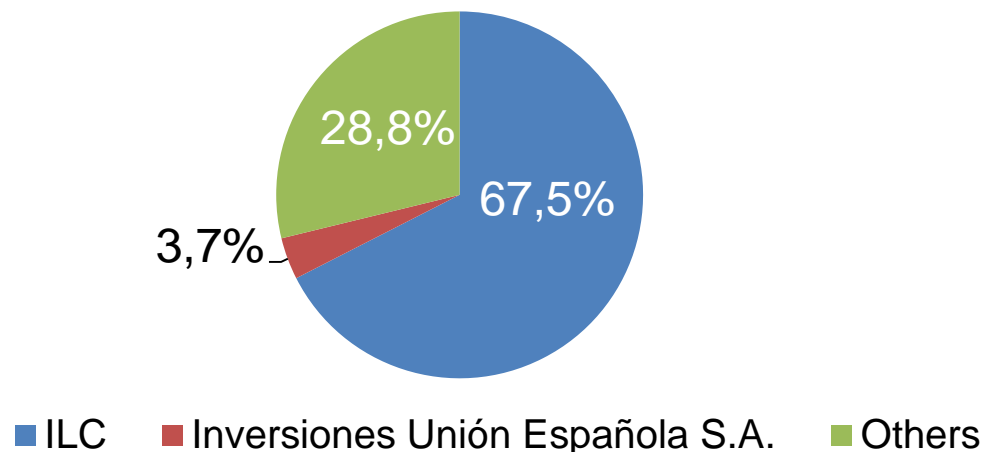
■ Domestic Fixed Income ■ Foreign Fixed Income
■ Foreign Equity ■ Domestic Equity

AFP Habitat

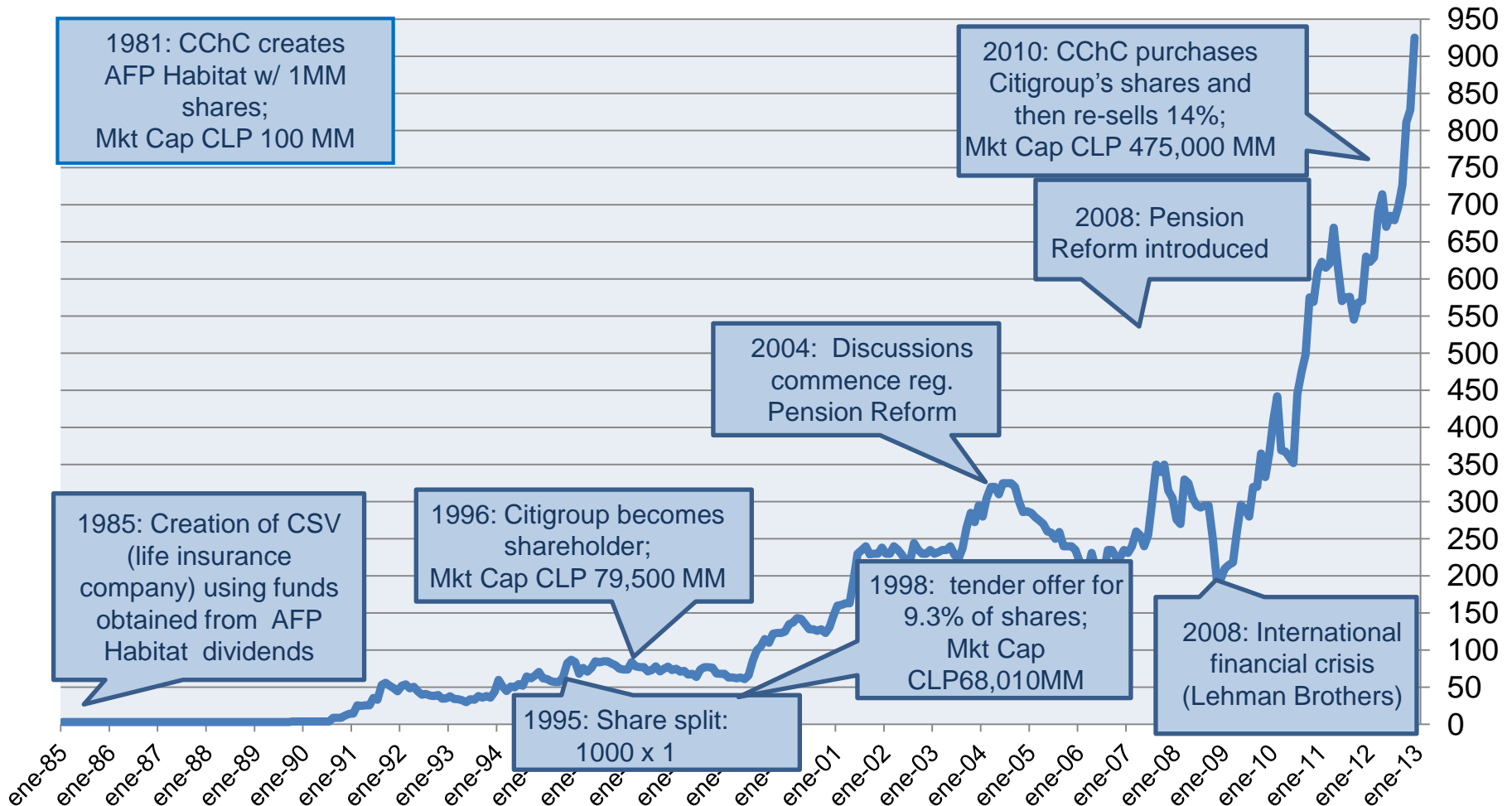
Overview

Company Overview

- AFP Habitat was founded in 1981, by the Chilean Construction Chamber (*Cámara Chilena de la Construcción*, or CChC)
 - CChC controls AFP Habitat through Inversiones La Construcción (ILC)
- It is the 2nd largest AFP, in terms of affiliates, contributors, and assets under management (AUM)
- It is the largest AFP in voluntary products AUM (APV and CAV)
- AFP Habitat had 364 registered shareholders as of Dec 31, 2012



Stock Price Evolution

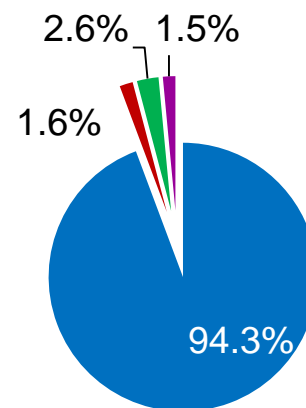


AFP Habitat

Compulsory Products

Compulsory Products

| Compulsory (CCICO) | System | Habitat | MS Habitat | Ranking Habitat |
|---------------------------|--------|---------|------------|-----------------|
| % Revenues from Fees | 95.2% | 94.3% | 23.3% | 2 |
| Affiliates | 9.3 MM | 2.1 MM | 23.2% | 2 |
| Contributors | 5.2 MM | 1.3 MM | 23.9% | 2 |
| Avg. Monthly Salary (USD) | 1,149 | 1,203 | - | 2 |
| AUM (USD bn) | 162.0 | 41.9 | 25.9% | 2 |



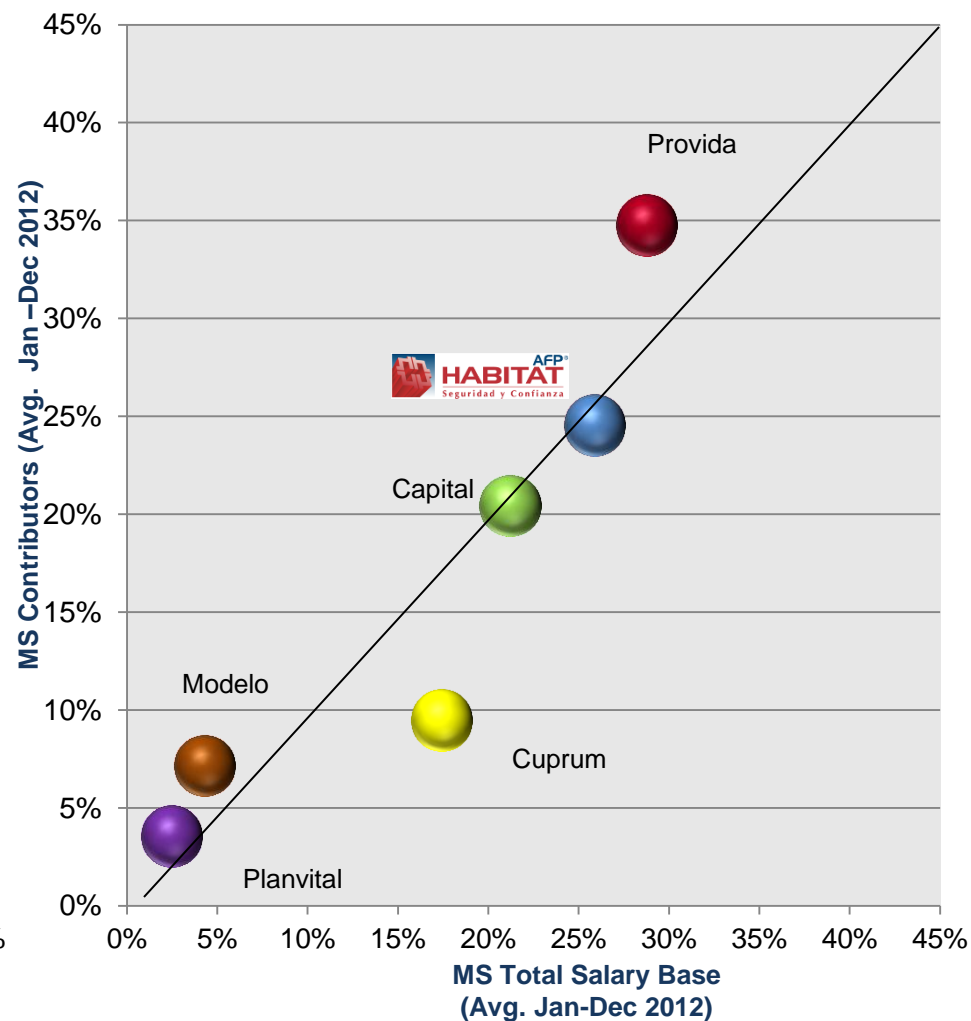
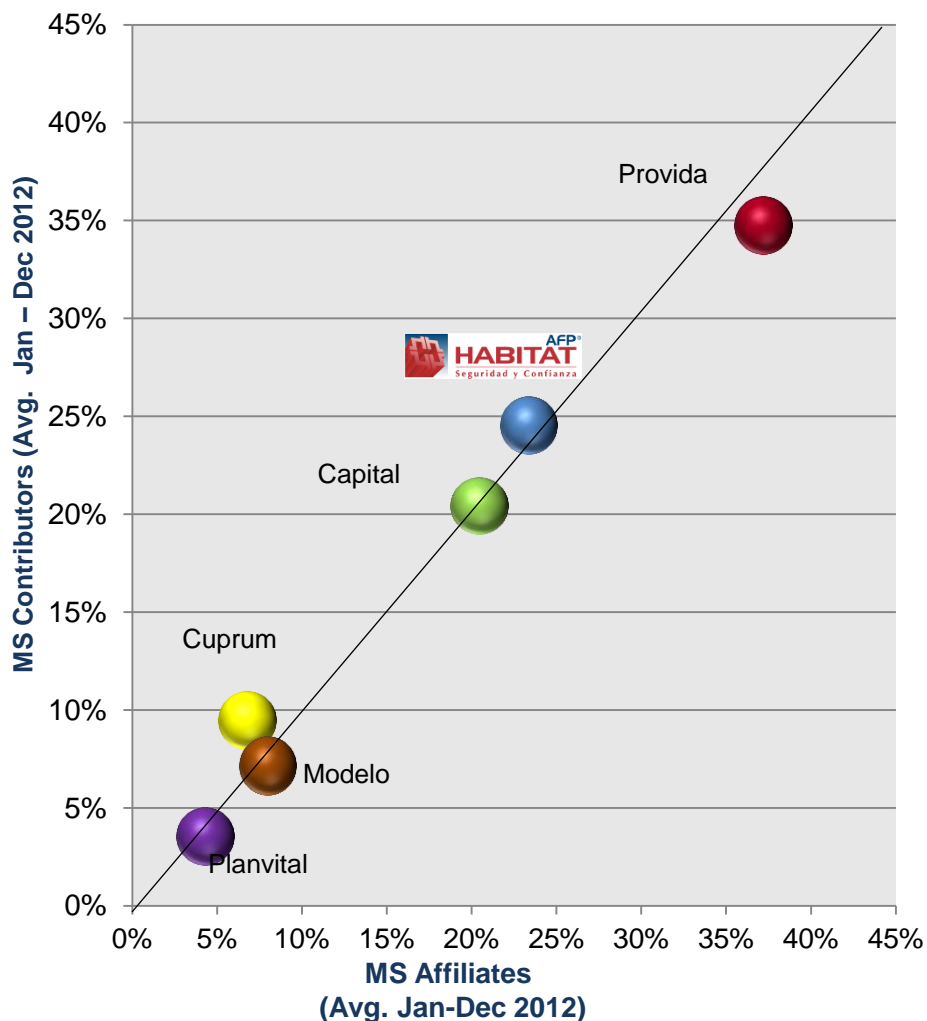
AFP Habitat Revenues from Fees

■ CCICO ■ CAV ■ APV ■ RP

| Programmed Withdrawals (RP) | System | Habitat | MS Habitat |
|-----------------------------|---------|---------|------------|
| % Revenues from Fees * | 1.7% | 1.5% | 20.0% |
| N° Pensions Paid | 507,003 | 86,938 | 17.1% |



Affiliates, Contributors & Salary Base



Total salary base = Internal estimate.

Calculation = (N° of contributors in month n * average monthly gross salary) + (N° contributors from other months * (average monthly gross salary / 2)).

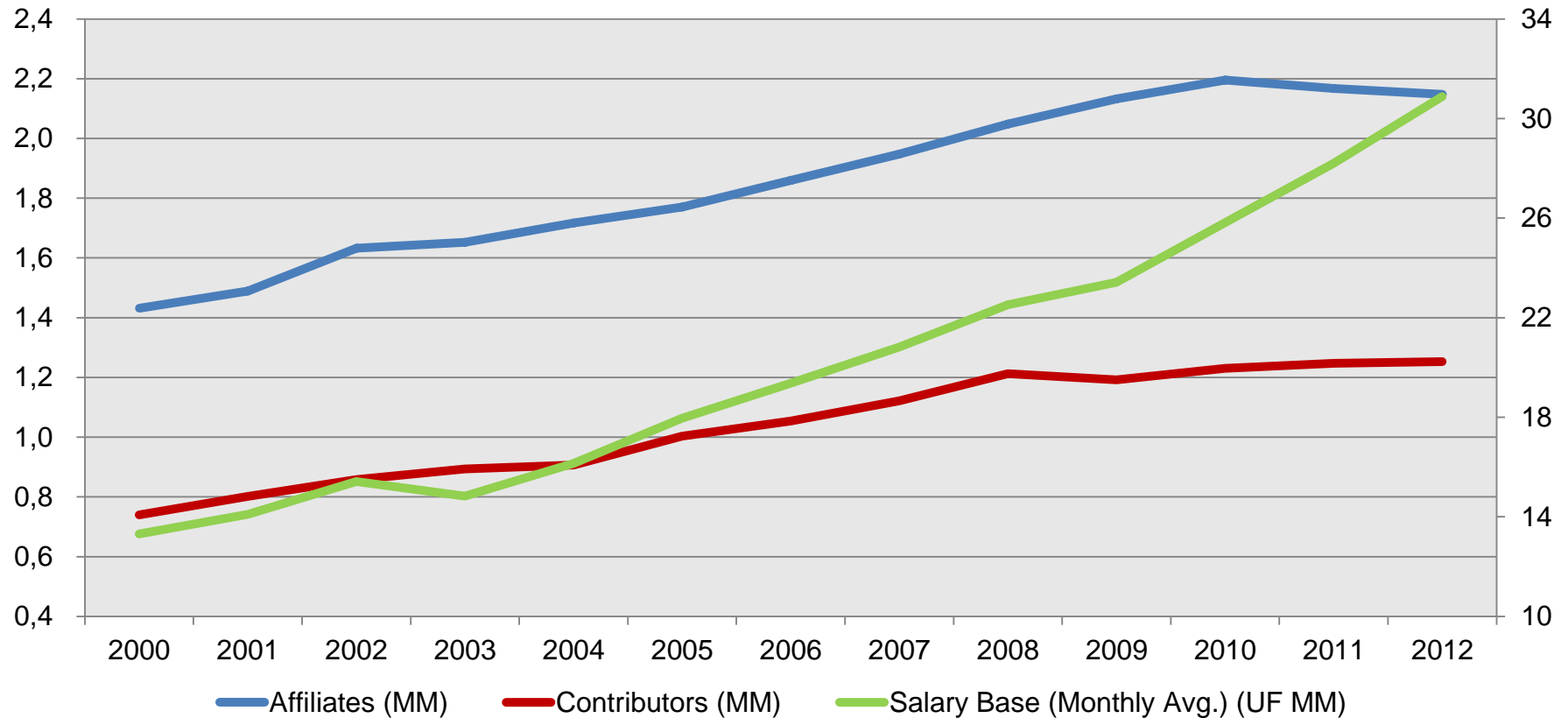
Source: SP, as of December 2012.

Affiliates, Contributors & Salary Base (Cont'd)



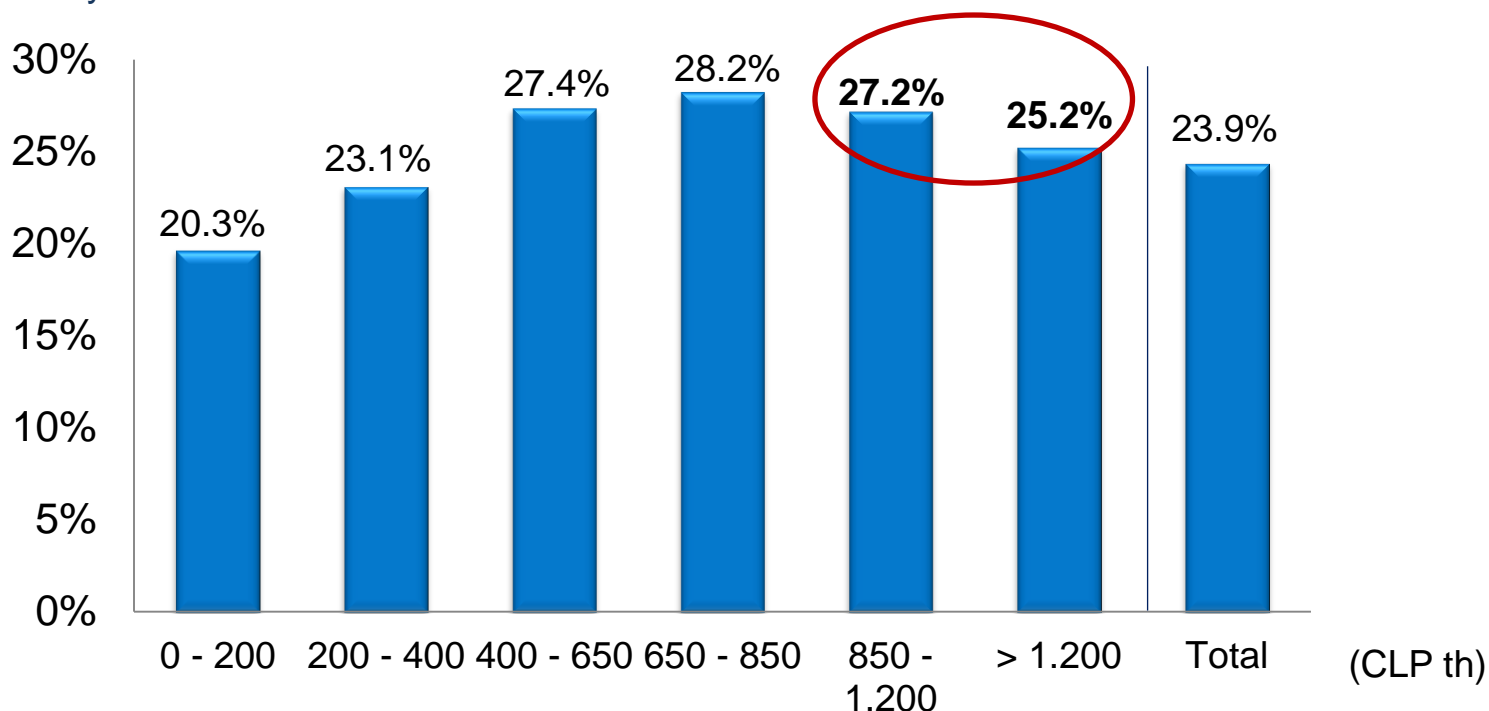
Affiliates & Contributors (MM)

UF MM



CCICO Share by Income Range

% Monthly Contributors



As of December 2012, AFP Habitat had:

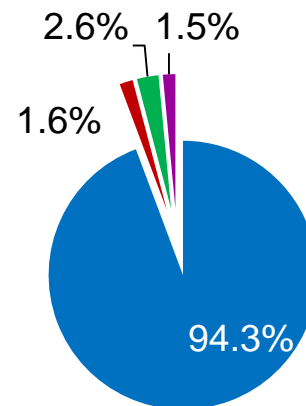
- 26.0% of contributors with a monthly salary base over CLP 850 th (USD 1,776), vs 24.8% in Dec-2008
- 25.2% market share over the US\$ 2,507 monthly salary base vs. 23.6% in Dec-2008

AFP HABIAT

Voluntary Savings (APV & CAV)

Voluntary Products

| APV | System | Habitat | MS Habitat | Ranking Habitat |
|------------------------|---------|---------|------------|-----------------|
| % Revenues from Fees * | 2.0% | 2.6% | 30.0% | 2 |
| # Accounts | 797,777 | 151,038 | 18.9% | 4 |
| AUM (USD MM) | 4,309 | 1,433 | 33.3% | 1 |



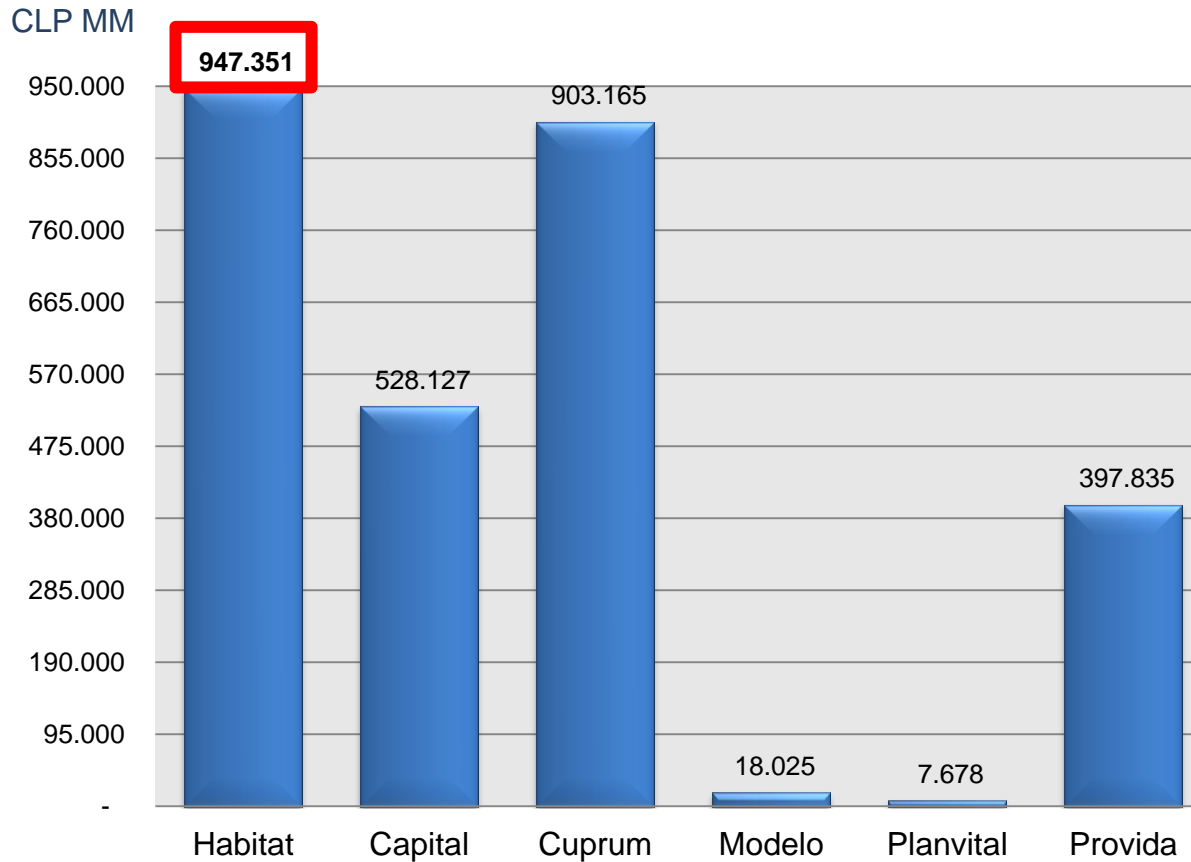
AFP Habitat Revenues from Fees

■ CCICO ■ CAV ■ APV ■ RP

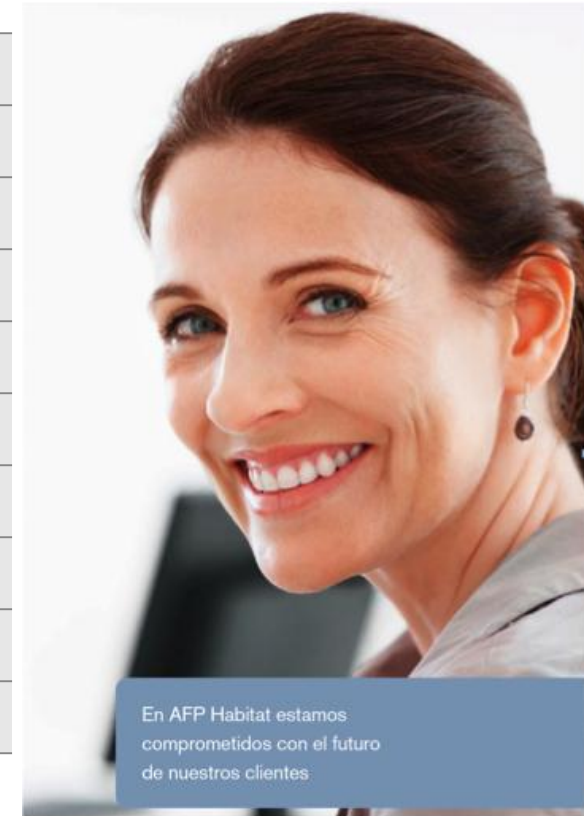
| CAV | System | Habitat | MS Habitat | Ranking Habitat |
|------------------------|-----------|---------|------------|-----------------|
| % Revenues from Fees * | 1.1% | 1.6% | 33.8% | 1 |
| # Accounts | 1,721,104 | 364,234 | 21.2% | 3 |
| AUM (USD MM) | 1,546 | 546 | 35.3% | 1 |



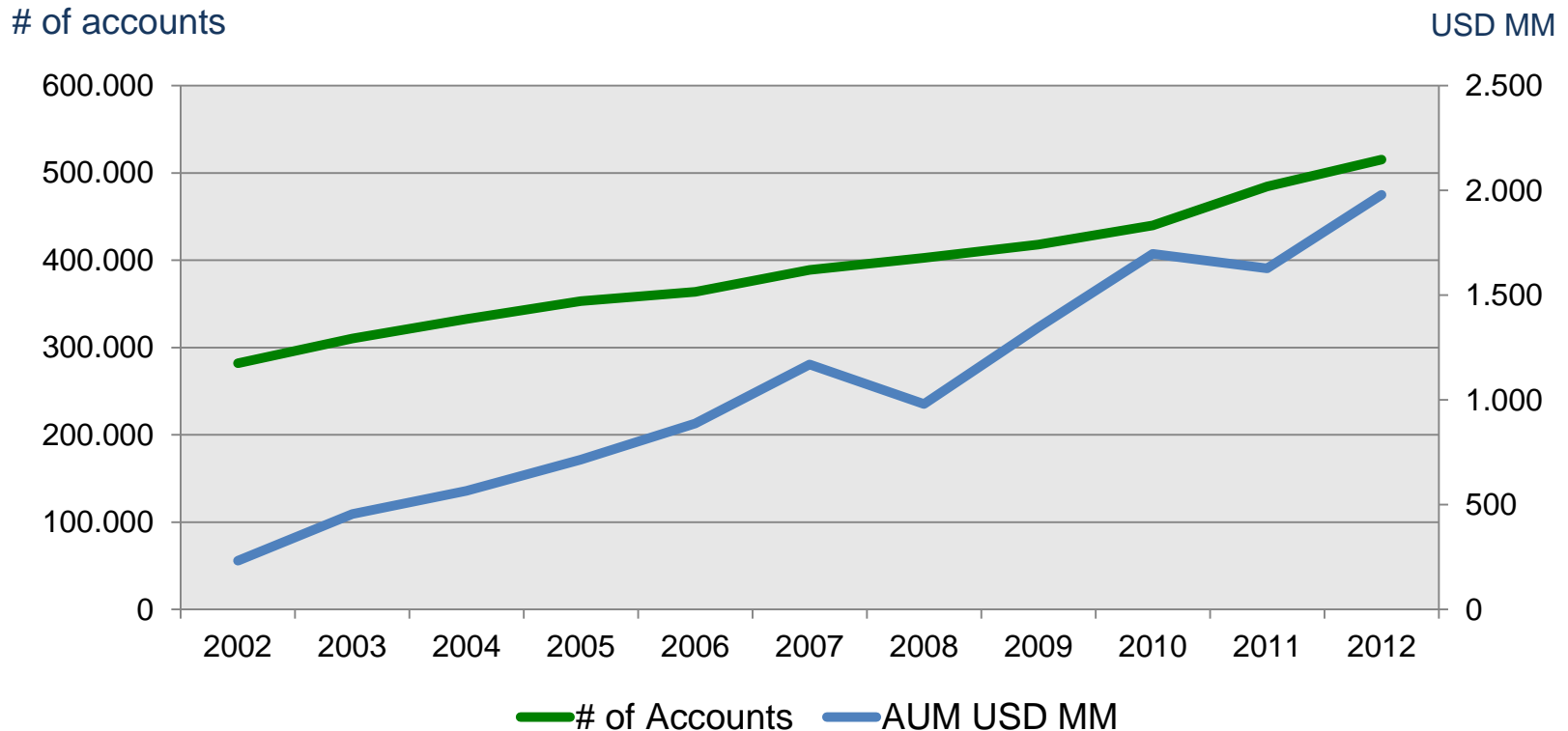
AFP Habitat: Leader in Voluntary Products



Voluntary Products = CAV & APV AUM



Voluntary AUM Evolution



- APV AUM growth rate Dec-2012 / Dec-2011: Habitat: 18.5%; AFP Industry: 9.3%
- CAV AUM growth rate Dec-2012 / Dec-2011: Habitat: 7.4%; AFP Industry: 2.4%
- Voluntary AUM CAGR Dec-2012 / Dec-02 for the industry: 20.1%
- The regulator as well as industry players are constantly seeking ways to encourage individuals to supplement their compulsory pension savings

AFP HABITAT

Funds' Performance

AFP Habitat: Leader in Return on Investment



AFP HABITAT

| Account Statement | 12 MONTHS (%) | | | | | 60 MONTHS (%) | | | | |
|-------------------|---------------|--------|--------|-------|-------|---------------|-------|------|------|------|
| | A | B | C | D | E | A | B | C | D | E |
| Dec-2012 | 6,15 | 4,93 | 4,77 | 4,05 | 3,57 | -1,45 | 0,69 | 2,46 | 3,42 | 4,63 |
| Aug-2012 | -0,71 | -0,28 | 0,78 | 2,04 | 2,71 | -2,16 | -0,03 | 1,75 | 3,00 | 4,81 |
| Apr-2012 | -7,30 | -4,69 | -1,89 | 0,64 | 3,67 | -1,23 | 0,6 | 1,86 | 2,71 | 4,16 |
| Dec-2011 | -10,66 | -7,15 | -3,07 | 0,82 | 4,80 | -0,70 | 1,26 | 2,56 | 3,34 | 4,44 |
| Aug-2011 | -0,48 | 0,72 | 2,20 | 3,44 | 5,41 | 2,01 | 3,64 | 4,66 | 4,86 | 5,34 |
| Apr-2011 | 9,25 | 8,97 | 7,35 | 5,34 | 5,13 | 3,58 | 4,70 | 5,20 | 4,94 | 4,90 |
| Dec-2010 | 12,40 | 12,09 | 9,78 | 7,08 | 7,01 | 5,70 | 6,37 | 6,32 | 5,58 | 5,06 |
| Aug-2010 | 11,21 | 11,54 | 9,68 | 7,87 | 7,92 | 4,29 | 5,01 | 5,12 | 4,75 | 4,37 |
| Apr-2010 | 36,44 | 27,18 | 18,43 | 11,36 | 5,14 | 5,62 | 5,77 | 5,46 | 4,93 | 3,94 |
| Dec-2009 | 45,14 | 34,03 | 22,98 | 15,58 | 8,34 | 5,24 | 5,52 | 5,29 | 4,83 | 3,86 |
| Aug-2009 | -6,21 | -1,45 | 2,54 | 3,92 | 5,28 | 5,01 | 5,12 | 4,99 | 4,52 | 3,67 |
| Apr-2009 | -29,53 | -19,67 | -9,73 | -2,59 | 3,99 | 1,44 | 2,83 | 3,72 | 4,15 | 4,08 |
| Dec-2008 | -39,91 | -29,29 | -17,64 | -8,83 | -0,32 | 0,08 | 1,51 | 2,78 | 3,26 | 3,37 |

Notas: La rentabilidad es variable, por lo que nada garantiza que las rentabilidades pasadas se repitan en el futuro. Infórmese sobre las comisiones y el resultado de la medición de la calidad de servicio de su AFP en www.spensiones.cl.

AFP Habitat: Leader in Return on Investment (Cont'd)

1st 2nd 3rd 4th 5th 6th



AFP CAPITAL Ranking

| Accounts Statement | 12 MONTHS | | | | | 60 MONTHS | | | | |
|--------------------|-----------|---|---|---|---|-----------|---|---|---|---|
| | A | B | C | D | E | A | B | C | D | E |
| Dec-2012 | 3 | 4 | 4 | 5 | 4 | 3 | 5 | 5 | 3 | 2 |
| Aug-2012 | 5 | 5 | 5 | 6 | 6 | 3 | 4 | 5 | 3 | 2 |
| Apr-2012 | 5 | 5 | 5 | 6 | 3 | 3 | 4 | 4 | 3 | 2 |
| Dec-2011 | 6 | 5 | 6 | 6 | 2 | 3 | 3 | 4 | 3 | 2 |
| Aug-2011 | 5 | 5 | 4 | 3 | 3 | 3 | 3 | 4 | 2 | 2 |
| Apr-2011 | 5 | 5 | 5 | 2 | 1 | 3 | 3 | 4 | 3 | 1 |
| Dec-2010 | 5 | 5 | 4 | 2 | 1 | 3 | 3 | 4 | 2 | 2 |
| Aug-2010 | 5 | 4 | 3 | 2 | 1 | 2 | 3 | 4 | 2 | 2 |
| Apr-2010 | 3 | 3 | 3 | 1 | 1 | 2 | 3 | 4 | 2 | 2 |
| Dec-2009 | 5 | 4 | 4 | 2 | 2 | 1 | 3 | 4 | 2 | 2 |
| Aug-2009 | 2 | 1 | 4 | 1 | 1 | 1 | 3 | 4 | 3 | 2 |
| Apr-2009 | 2 | 3 | 4 | 4 | 2 | 1 | 3 | 4 | 3 | 2 |
| Dec-2008 | 1 | 3 | 3 | 4 | 1 | 1 | 3 | 4 | 3 | 2 |

AFP PLANVITAL Ranking

| Accounts Statement | 12 MONTHS | | | | | 60 MONTHS | | | | |
|--------------------|-----------|---|---|---|---|-----------|---|---|---|---|
| | A | B | C | D | E | A | B | C | D | E |
| Dec-2012 | 1 | 1 | 1 | 3 | 5 | 1 | 2 | 2 | 5 | 5 |
| Aug-2012 | 2 | 2 | 2 | 2 | 5 | 2 | 2 | 2 | 5 | 5 |
| Apr-2012 | 2 | 2 | 3 | 3 | 5 | 2 | 2 | 2 | 5 | 5 |
| Dec-2011 | 2 | 4 | 3 | 3 | 6 | 2 | 2 | 3 | 5 | 5 |
| Aug-2011 | 1 | 3 | 5 | 6 | 6 | 2 | 2 | 3 | 5 | 5 |
| Apr-2011 | 2 | 3 | 2 | 5 | 5 | 2 | 2 | 3 | 5 | 5 |
| Dec-2010 | 4 | 4 | 3 | 5 | 5 | 2 | 2 | 2 | 4 | 5 |
| Aug-2010 | 4 | 5 | 4 | 5 | 5 | 3 | 2 | 3 | 4 | 5 |
| Apr-2010 | 5 | 5 | 5 | 5 | 5 | 3 | 2 | 2 | 3 | 5 |
| Dec-2009 | 2 | 5 | 5 | 5 | 5 | 2 | 2 | 2 | 2 | 5 |
| Aug-2009 | 1 | 2 | 2 | 4 | 5 | 3 | 2 | 2 | 2 | 5 |
| Apr-2009 | 1 | 1 | 1 | 1 | 5 | 3 | 2 | 2 | 2 | 5 |
| Dec-2008 | 2 | 1 | 2 | 2 | 3 | 3 | 2 | 1 | 2 | 5 |

AFP PROVIDA Ranking

| Accounts Statement | 12 MONTHS | | | | | 60 MONTHS | | | | |
|--------------------|-----------|---|---|---|---|-----------|---|---|---|---|
| | A | B | C | D | E | A | B | C | D | E |
| Dec-2012 | 3 | 2 | 5 | 4 | 3 | 5 | 4 | 4 | 4 | 4 |
| Aug-2012 | 6 | 6 | 6 | 4 | 4 | 5 | 5 | 4 | 4 | 4 |
| Apr-2012 | 6 | 6 | 6 | 4 | 6 | 5 | 5 | 5 | 4 | 4 |
| Dec-2011 | 5 | 6 | 5 | 4 | 3 | 4 | 5 | 5 | 4 | 4 |
| Aug-2011 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 5 | 4 | 4 |
| Apr-2011 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 |
| Dec-2010 | 3 | 3 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 |
| Aug-2010 | 3 | 3 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 |
| Apr-2010 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 |
| Dec-2009 | 3 | 2 | 3 | 4 | 4 | 4 | 4 | 5 | 4 | 4 |
| Aug-2009 | 4 | 4 | 3 | 3 | 4 | 4 | 5 | 5 | 4 | 4 |
| Apr-2009 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 |
| Dec-2008 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 5 | 4 | 4 |

AFP CUPRUM Ranking

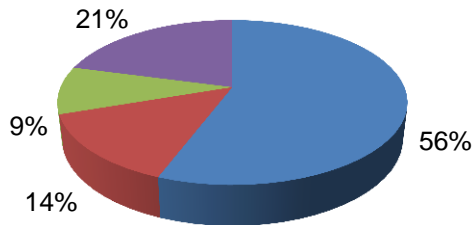
| Accounts Statement | 12 MONTHS | | | | | 60 MONTHS | | | | |
|--------------------|-----------|---|---|---|---|-----------|---|---|---|---|
| | A | B | C | D | E | A | B | C | D | E |
| Dec-2012 | 5 | 4 | 6 | 6 | 6 | 4 | 3 | 3 | 2 | 3 |
| Aug-2012 | 4 | 4 | 4 | 5 | 3 | 4 | 3 | 3 | 2 | 3 |
| Apr-2012 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 2 | 2 | 3 |
| Dec-2011 | 3 | 2 | 4 | 5 | 5 | 5 | 4 | 2 | 2 | 3 |
| Aug-2011 | 3 | 2 | 2 | 5 | 4 | 5 | 5 | 2 | 3 | 3 |
| Apr-2011 | 3 | 2 | 1 | 1 | 3 | 5 | 4 | 2 | 2 | 3 |
| Dec-2010 | 2 | 2 | 1 | 1 | 3 | 5 | 5 | 3 | 3 | 3 |
| Aug-2010 | 2 | 2 | 1 | 1 | 3 | 5 | 4 | 2 | 3 | 3 |
| Apr-2010 | 4 | 2 | 1 | 2 | 2 | 5 | 5 | 3 | 4 | 3 |
| Dec-2009 | 4 | 3 | 1 | 1 | 1 | 5 | 5 | 3 | 5 | 3 |
| Aug-2009 | 5 | 5 | 5 | 5 | 3 | 5 | 4 | 3 | 5 | 3 |
| Apr-2009 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 3 | 5 | 3 |
| Dec-2008 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 3 | 5 | 3 |

AFP MODELO Ranking

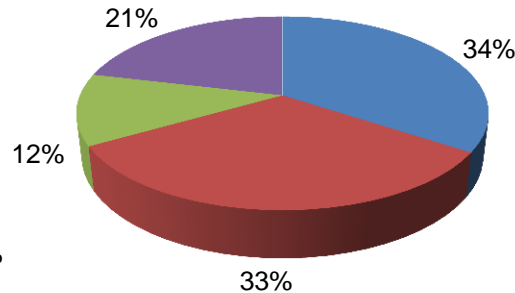
| Accounts Statement | 12 MONTHS | | | | |
|--------------------|-----------|---|---|---|---|
| | A | B | C | D | E |
| Dec-2012 | 6 | 6 | 2 | 1 | 2 |
| Aug-2012 | 1 | 1 | 1 | 1 | 1 |
| Apr-2012 | 1 | 1 | 1 | 1 | 2 |
| Dec-2011 | 1 | 1 | 1 | 2 | 4 |
| Aug-2011 | 6 | 6 | 6 | 2 | 1 |

AFP Habitat Funds Breakdown

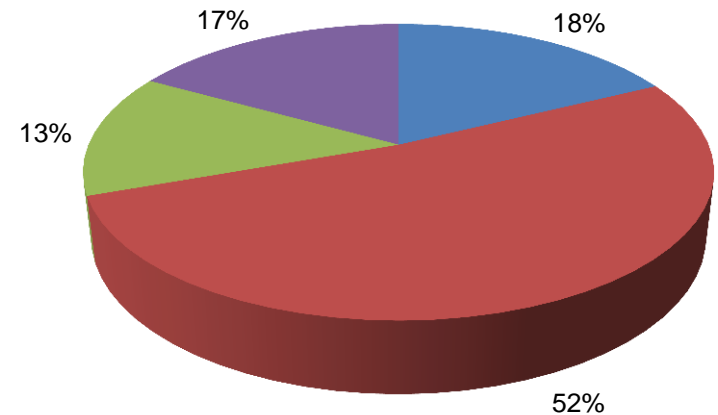
A: USD 6,625 MM
215,673 Accounts



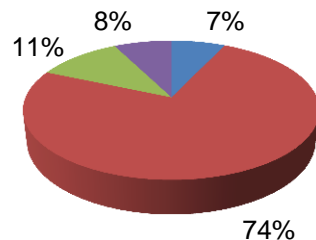
B: USD 7,947 MM
434,464 Accounts



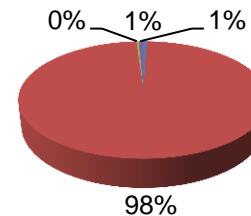
C: USD 15,984 MM
385,477 Accounts



D: USD 5,601 MM
83,930 Accounts



E: USD 5,771 MM
67,898 Accounts



Domestic Fixed Income
Foreign Equity

Foreign Fixed Income
Domestic Equity

AFP HABITAT

Financial Statements, as of December 2012

Income Statement – IFRS

| <i>CLP MM</i> | Dec 2012 | Dec 2011 | Var % |
|---|---------------|---------------|--------------|
| Revenues | 121,301 | 114,486 | 6.0% |
| Gain (Loss) on Reserve Requirements | 13,060 | -1,846 | - |
| Gain (Loss) on Disability Insurance Premium | -141 | -817 | -82.7% |
| Remuneration and Employee Related Expenses | -22,626 | -20,530 | 10.2% |
| Depreciation and Amortization | -1,907 | -1,896 | 0.6% |
| IT Development Costs | 0 | -517 | - |
| Other Operating Expenses | -20,804 | -17,662 | 17.8% |
| Financial Costs | -15 | -13 | 15.4% |
| Income (Loss) from Investments | 2,837 | 2,245 | 26.4% |
| Share of the profit (loss) from equity accounted associates | 3,387 | 2,259 | 49.9% |
| Exchange Differences | 16 | 32 | -49.8% |
| Result on indexed unit adjustments | 97 | 188 | -48.6% |
| Other Non-Operating Income | 488 | 262 | 86.2% |
| Other Non-Operating Expenses | -329 | -255 | 29.0% |
| Profit (Loss) before Tax | 95,363 | 75,936 | 25.6% |
| Income Tax Expenses | -20,787 | -14,282 | 45.5% |
| Net Profit (Loss) | 74,576 | 61,654 | 21.0% |
| EBITDA* | 97,270 | 77,832 | 25.0% |
| EBITDAR** | 84,209 | 79,678 | 5.7% |

*EBITDA: Net income before depreciation, amortization, financial costs and taxes.

**EBITDAR: EBITDA before return on mandatory reserve requirements.

F/X: USD 1 = CLP 478.6 ; UF 1 = CLP 22,591.

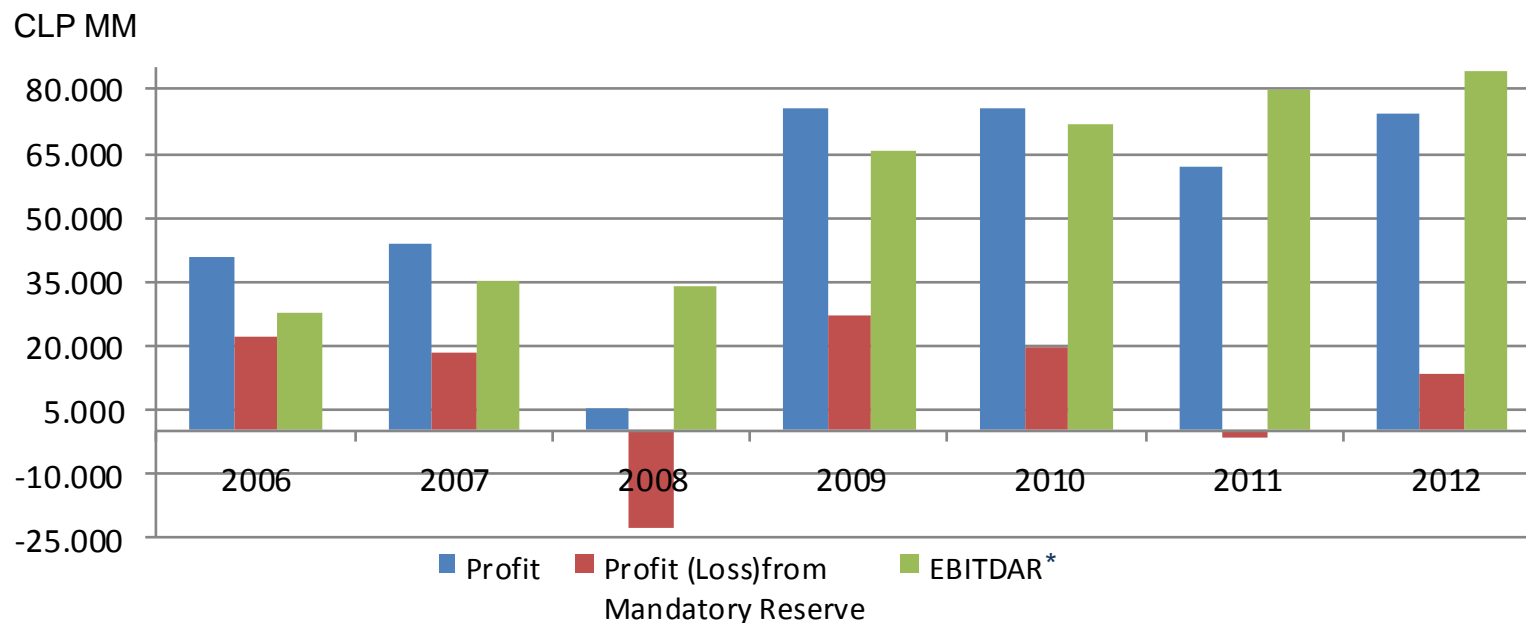
Source: SP, as of December 2012.

Balance Sheet – IFRS

| CLP MM | Dec 2012 | Dec 2011 | Var % |
|---------------------------------|----------------|----------------|--------------|
| Current Assets | 59,840 | 49,882 | 20.0% |
| Non Current Assets | 219,180 | 198,728 | 10.3% |
| Reserve Requirements | 197,779 | 176,376 | 12.1% |
| Other Non Current Assets | 21,401 | 22,353 | -4.3% |
| TOTAL ASSETS | 279,020 | 248,610 | 12.2% |

| CLP MM | Dec 2012 | Dec 2011 | Var % |
|---|----------------|----------------|--------------|
| Current Liabilities | 26,193 | 22,292 | 17.5% |
| Non Current Liabilities | 22,542 | 16,722 | 34.8% |
| Accrued Taxes from Reserve Requirements | 21,870 | 16,063 | 36.2% |
| Other Non Current Liabilities | 672 | 659 | 2.0% |
| Shareholders' Equity | 230,284 | 209,596 | 9.9% |
| TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | 279,020 | 248,610 | 12.2% |

Results Evolution



*EBITDAR: EBITDA before return on mandatory reserve requirements. EBITDA: Net income before depreciation, amortization, financial costs and taxes.

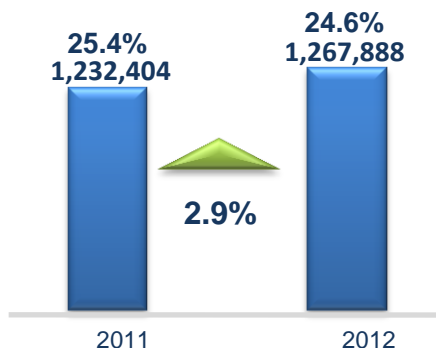
Financial Statements 2009 – 2012 under IFRS, in constant CLP MM.

F/X: USD 1 = CLP 478.6 ; UF 1 = CLP 22,591.

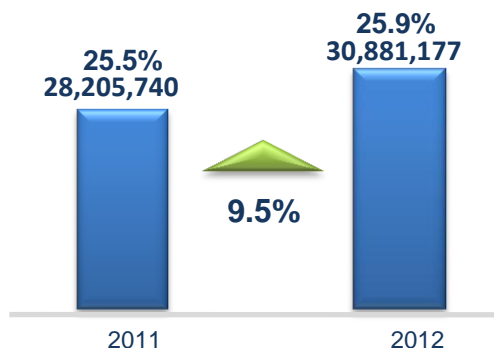
Source: SP, as of December 2012.

Contributors and Salary Base Growth

Contributors
(Average Jan-Dec)



Salary Base (UF)
(Average Jan-Dec)

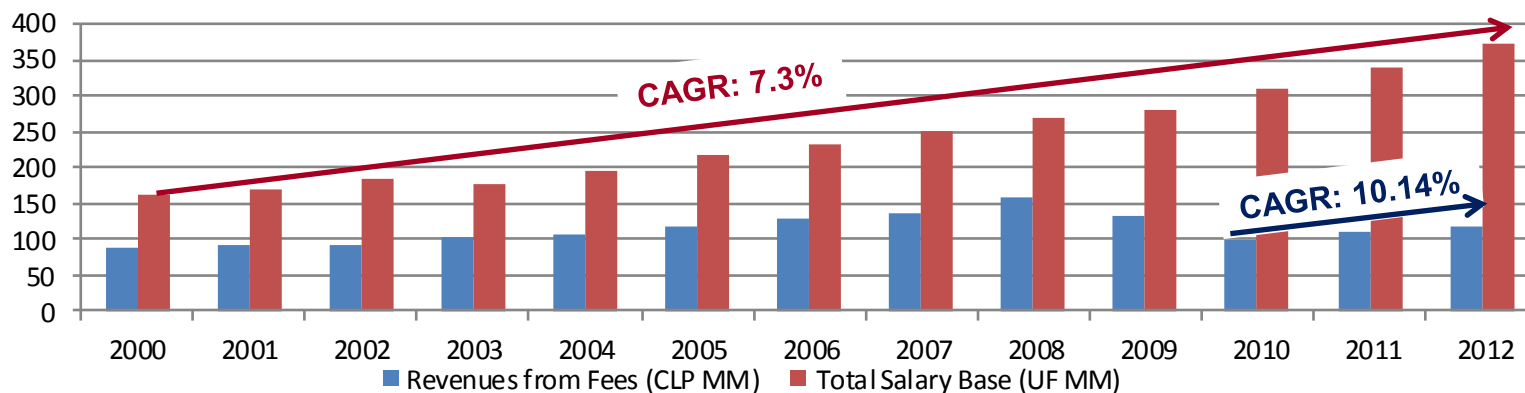


Milestones December 2012:

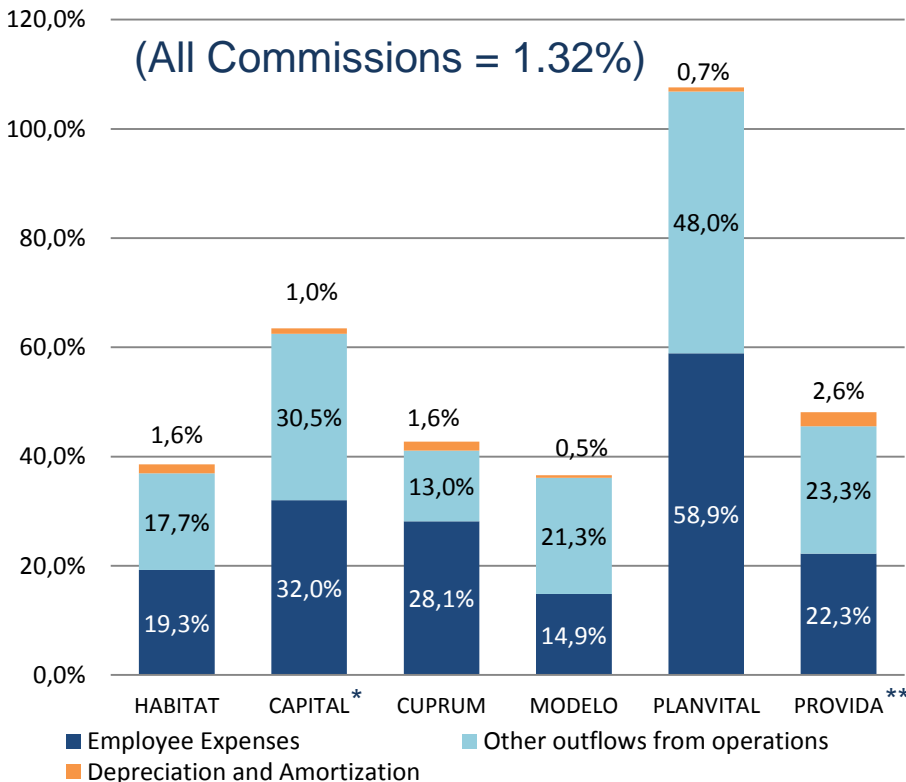
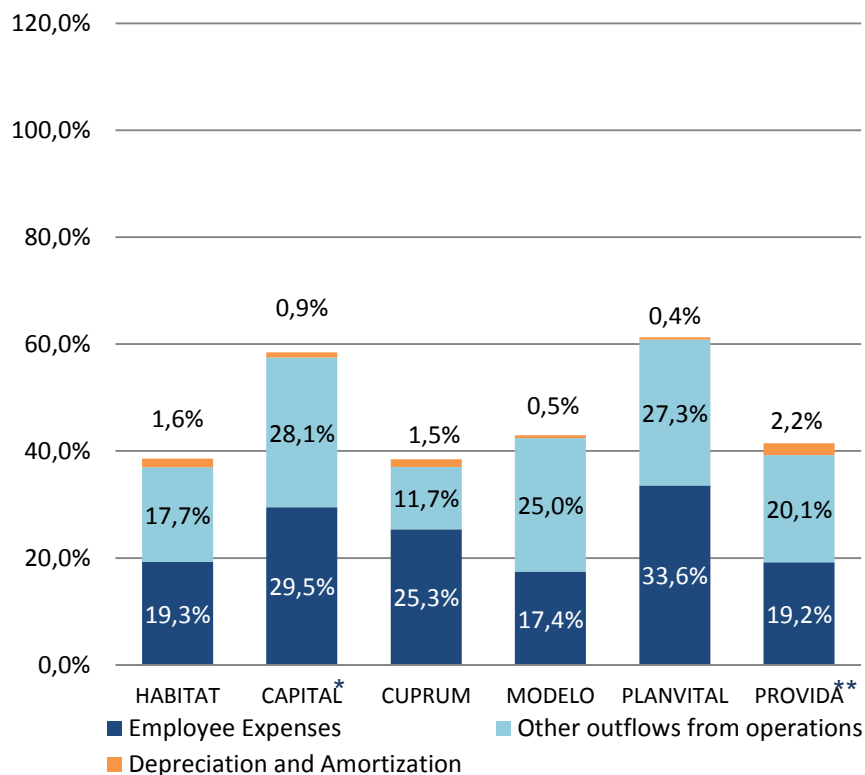
- Improvement in domestic labor market (increase in salaries and low unemployment rate)
- Contributors/affiliates rate:
 - Jan-Dec 2012: 58.8%
 - Jan-Dec 2011: 56.6%

Salary Base and Revenues from Fees Evolution

CLP MM / UF MM



% Operating Costs / Revenues from Fees



In 2012, AFP Habitat continued to be one of the most efficient AFPs, despite charging the second lowest commission fee of the industry

*Capital: excludes amortization of intangible assets with a defined useful life (acquisition 100% shares of AFP Bansander).

** Provida: excludes amortization of intangible assets acquired in the merger of its operations.

F/X: USD 1 = CLP 478.6 ; UF 1 = CLP 22,591.

Source: SP, as of December 2012.

Dividend Policy

AFP Habitat's Dividend Policy

- Distribute a minimum of 90% of “distributable net income” (DNI):
 - Annual net income, **minus** the financial gains on the required reserve in the event that it is positive, and **minus** net reserves purchased in the period
- Policy of interim dividends: twice per year

Dividends distributed over 2011 net income

- **CLP 50,000 MM** (CLP 50 per share)
 - Oct 2011: CLP 9 per share
 - Jan 2012: CLP 9 per share
 - May 2012: CLP 32 per share
- Equals **90.9% of 2011 DNI** (**DNI = CLP 54,982 MM**; 90% = CLP 49,483 MM)

Interim dividends over 2012 net income

- **CLP 20,000 MM** (CLP 20 per share)
 - Oct 2012: CLP 10 per share
 - Jan 2013: CLP 10 per share
- 2012 DNI = **CLP 53,172 MM** (90% = CLP 47,856 MM)

AFP HABITAT

New Businesses

Operation in Peru

- On December 20, 2012, AFP Habitat was awarded the first new affiliates auction in Peru
- AFP Habitat to receive all new entrants into the formal sector, for a 2-year period
 - 700.000 new affiliates expected along that period
- Mixed fee:
 - 0.47% fee of gross salary base (no cap on salary base)
 - 1.25% annual fee on (new*) AUM
- Commercial launch expected in May-June 2013
- Total investment of approximately USD 20 MM during the first 4 years

AFP HABITAT

Commercial Highlights

New Services Since 2012



Habitat Móvil

22 mobile branches
Coverage: 50 counties
(*comunas*)



**10 Branches opening
on Saturday mornings**



Website chat service



**New contract signed with
two financial institutions in
order to increase the
pension payment**



Business hours extension in the call center

Friday afternoon and
Saturday morning

AFP Habitat thrives on delivering quality service to our affiliates. This has been reflected in the outcome of the AFP Quality Service Indicator (ICSA) issued by the SP, including the **first place** for the period January - April 2012

Contact with our Customers

Branch Offices



We serviced over 1.6 MM customer visits in our branch offices during year 2012

Nationwide coverage currently includes 27 branches, 16 service centers and 22 mobile branches

Internet & Mailings



In 2012, our website visits totaled 4.8 MM and over 13.2 MM transactions were executed virtually (+8.5% YOY)

Call Center



Between January and December 2012, we received over 774,000 calls in our "Contact Center"

43.3% of calls were directly taken by a service assistant

Contact with our Customers (Cont'd)

Smart Phones



In 2012 over 198,000 transactions were executed via smartphones

2.5x the activity observed in year 2011

Habi-Express (Self-Service)



In 2012 over 2 MM clients were serviced through the self-service Habi-Express machines

- 64 self-service machines located in branch offices throughout the country

Website Chat



Launched in June 2012, this new online chat assistance service allowed over 14 thousand contacts

Reached satisfaction levels of 85.9%

Contact with our Customers (Cont'd)

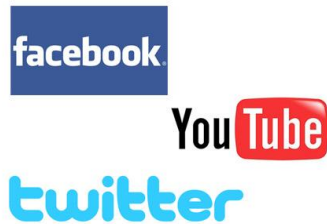
Account Statements



In 2012, over 4.0 MM account statements were sent to our affiliates

43% of these were emailed

Social Networks



As of Dec-2012, over 30,000 followers on Facebook and Twitter

First AFP to use social networks

Advisory Services



Habitat has 68 account executives dedicated to providing personal advisory services to current and potential clients

Intensive promotion of voluntary savings products

Company Presentation



AFP
HABITAT

Seguridad y Confianza

March 2013