Consolidated Interim Financial Statements

September 30, 2012 and 2011

CONTENTS

Table of Contents

Page Nº

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

CONSOLIDATED INTERIM STATEMENTS OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2012 AND DECEMBER 31, 2011

ASSETS	**Notes**	**SEPTEMBER 30 2012** MCLP$ **(Unaudited)**	**December 2011** MCLP$
Cash and deposits in banks	5	1.238.157	1.199.581
Items in course of collection	5	672.290	275.473
Trading portfolio financial assets		1.380.465	1.242.478
Investments under agreements to resell		126.178	73.547
Derivative financial instruments		543.037	636.952
Loans and receivables from banks, net		42.150	72.594
Loans and receivables from customers, net		12.015.324	11.100.554
Financial investments available-for-sale		712.769	829.590
Investments in other companies		64.863	61.379
Intangible assets		80.188	78.401
Property, plant and equipment, net		203.502	206.411
Current income tax provision		15.099	8.688
Deferred income taxes		56.099	47.545
Other assets		187.985	276.468
TOTAL ASSETS		17.338.106	16.109.661
LIABILITIES			
Current accounts and demand deposits		3.265.467	3.172.480
Items in course of collection	5	567.724	157.092
Obligations under agreements to repurchase		484.553	350.319
Time deposits and savings accounts		6.906.884	6.749.054
Derivative financial instruments		513.835	625.623
Borrowings from financial institutions		1.672.671	1.847.094
Debt issued	6	2.046.564	1.473.634
Other financial obligations		103.179	114.827
Deferred income taxes		46.907	37.048
Provisions		146.330	170.129
Other liabilities		236.592	190.312
TOTAL LIABILITIES		15.990.706	14.887.612
SHAREHOLDERS' EQUITY			
Attributable to equity holders of the Bank:			
Standards and instructions issued by SBIF	8	1.202.180	1.026.985
Valuation gains (losses)	8	20.463	12.172
Retained earnings:	8		
Net income for the year		178.223	261.268
Less: Accrual for mandatory dividends		(53.467)	(78.380)
TOTAL EQUITY OF EQUITY HOLDERS OF THE BANK		1.347.399	1.222.045
Non-controlling interest		1	4
TOTAL SHAREHOLDERS' EQUITY		1.347.400	1.222.049
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		17.338.106	16.109.661

Notes 1 to 11 are an integral part of these consolidated interim financial statements.

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

CONSOLIDATED INTERIM STATEMENTS OF INCOME
FOR THE NINE – MONTH PERIODS ENDED SEPTEMBER 30, 2012 AND SEPTEMBER 30, 2011

	Notes	At September 30	
		2012 MCLP$ **(Unaudited)**	**2011** MCLP$ **(Unaudited)**
Interest income		814.941	709.563
Interest expense		(378.379)	(303.139)
Net interest income		436.562	406.424
Income from service fees		170.488	156.839
Expenses from service fees		(36.463)	(32.698)
Net Service Fee Income		134.025	124.141
Trading and investment income, net		9.712	108.263
Foreign exchange gains (losses), net		65.087	(48.776)
Other operating income		13.106	9.810
Operating Income		658.492	599.862
Provisions for loan losses		(117.938)	(109.311)
OPERATING INCOME, NET OF LOAN LOSSES, INTEREST AND FEES		540.554	490.551
Personnel salaries expenses		(166.937)	(147.930)
Administrative expenses		(103.259)	(88.942)
Depreciation and amortization		(29.163)	(26.949)
Impairment		(553)	-
Other operating expenses		(26.964)	(10.816)
TOTAL OPERATING EXPENSES		(326.876)	(274.637)
TOTAL NET OPERATING INCOME		213.678	215.914
Income attributable to investments in affiliated companies		5.618	6.565
Income before income tax		219.296	222.479
Income tax		(41.073)	(34.104)
CONSOLIDATED NET INCOME FOR THE PERIOD		178.223	188.375
Attributable to:			
Equity holders of the Bank		178.223	188.375
Non-controlling interest		-	-
		178.223	188.375
Earnings per share attributable to equity holders of the Bank (stated in CLP$)			
Basic earnings / diluted earnings per share	8	$ 1.684	$ 1.806

Notes 1 to 11 are an integral part of these consolidated interim financial statements.

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

CONSOLIDATED INTERIM STATEMENTS OF COMPREHENSIVE INCOME
FOR THE NINE – MONTH PERIODS ENDED SEPTEMBER 30, 2012 AND SEPTEMBER 30, 2011

	At September 30	
	2012 MCLP$ **(Unaudited)**	**2011** MCLP$ **(Unaudited)**
CONSOLIDATED NET INCOME FOR THE PERIOD	178.223	188.375
Other comprehensive income:		
Exchange differences on translation	(2.575)	377
Financial instruments available-for-sale	9.354	6.139
Cash flow hedges	1.693	(2.571)
Other comprehensive income before income tax	8.472	3.945
Income tax related to other comprehensive income	(181)	218
Total other comprehensive income	8.291	4.163
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	186.514	192.538
Attributable to:		
Equity holders of the Bank	186.514	192.538
Non-controlling interest	-	-
	186.514	192.538

Notes 1 to 11 are an integral part of these consolidated interim financial statements.

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN EQUITY
FOR THE NINE – MONTH PERIODS ENDED SEPTEMBER 30, 2012 AND SEPTEMBER 30, 2011

	Capital	**Reserves**	**Valuation**				**Retained earnings**				**Total Equity**		
	Capital	**Other reserves from profits**	**Available for sale instruments**	**Cash flow hedges**	**Accumulated adjustment exchange difference from translation**	**Total**	**Retained earnings**	**Income for the period**	**Accrual for mandatory dividends**	**Total**	**Total equity of equity holders of the bank**	**Non-controlling interest**	**Total equity**
At January 1, 2011	882.273	-	5.322	2.859	(1.558)	6.623	(5.188)	222.075	(66.623)	150.264	1.039.160	6	1.039.166
Transfer to retained earnings	-	-	-	-	-	-	5.188	(5.188)	-	-	-	-	-
Dividends paid	-	-	-	-	-	-	-	(72.175)	66.623	(5.552)	(5.552)	(3)	(5.555)
Capitalization of reserves	144.712	-	-	-	-	-	-	(144.712)	-	(144.712)	-	-	-
Other comprehensive income (loss)	-	-	5.586	(1.800)	377	4.163	-	-	-	-	4.163	-	4.163
Income for 2011 period	-	-	-	-	-	-	-	188.375	-	188.375	188.375	1	188.376
Provision minimum dividends 2011	-	-	-	-	-	-	-	-	(56.513)	(56.513)	(56.513)	-	(56.513)
At September 30, 2011 (unaudited)	1.026.985	-	10.908	1.059	(1.181)	10.786	-	188.375	(56.513)	131.862	1.169.633	4	1.169.637
						-				-			
At January 1, 2012	1.026.985	-	10.202	(209)	2.179	12.172	-	261.268	(78.380)	182.888	1.222.045	4	1.222.049
Transfer to retained earnings	-	-	-	-	-	-	261.268	(261.268)	-	-	-	-	-
Dividends paid	-	-	-	-	-	-	(86.073)	-	78.380	(7.693)	(7.693)	(3)	(7.696)
Capitalization of reserves	175.195	-	-	-	-	-	(175.195)	-	-	(175.195)	-	-	-
Other comprehensive income (loss)	-	-	7.832	3.034	(2.575)	8.291	-	-	-	-	8.291	-	8.291
Income for 2012 period	-	-	-	-	-	-	-	178.223	-	178.223	178.223	-	178.223
Provision minimum dividends 2012	-	-	-	-	-	-	-	-	(53.467)	(53.467)	(53.467)	-	(53.467)
At September, 2012 (unaudited)	1.202.180	-	18.034	2.825	(396)	20.463	-	178.223	(53.467)	124.756	1.347.399	1	1.347.400

Notes 1 to 11 are an integral part of these consolidated interim financial statements.

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

CONSOLIDATED INTERIM STATEMENTS OF CASH FLOWS
FOR THE NINE – MONTH PERIODS ENDED SEPTEMBER 30, 2012 AND SEPTEMBER 30, 2011

	At September 30	
	2012	**2011**
	MCLP$	MCLP$
	(Unaudited)	**(Unaudited)**
CASH FLOW FROM OPERATING ACTIVITIES:		
CONSOLIDATED NET INCOME FOR THE PERIOD	178.223	188.375
Charges (credits) to income not representing cash flow:		
Depreciation and amortization	29.163	26.949
Impairment	553	-
Provision for loan losses	117.938	109.311
Adjustment to fair value of financial instruments	2.775	(7.451)
Net income from investment in companies	(5.618)	(6.565)
Net loss from sale of assets received in lieu of payment	6.857	(2.737)
Loss from sale of property, plant and equipment	119	228
Write-off of assets received in lieu of payment	2.178	2.701
Income taxes and deferred income taxes	20.844	67.502
Other changes (credits) to income no representing cash flows	35.709	98.661
Net charge for interest, indexation and fees accrued on assets and liabilities	-	-
Changes in assets and liabilities affecting operating cash flows:		
Net (increase) decrease in loans and receivables from banks	30.300	16.628
Net (increase) decrease in loans and receivables from customers	(1.021.295)	(1.260.682)
Net (increase) decrease in investments	(17.906)	(444.432)
Increase (decrease) in other demand deposits	93.073	(3)
Increase (decrease) in obligations under agreements to repurchase	134.129	(13.125)
Increase (decrease) in time deposits and savings accounts	169.384	888.891
Increase (decrease) in borrowings from financial institutions	154.702	27.967
Increase (decrease) in other financial obligations	(10.890)	212
Loans from Chile Central Bank (long-term)	105.029	117.788
Repayment of loans from Chile Central Bank (long-term)	(235.966)	(109.801)
Foreign borrowings long-term	7.802.150	10.679.916
Repayment of foreign borrowings long-term	(7.999.101)	(10.161.901)
Total cash flows used in operating activities	(407.650)	218.432
CASH FLOW FROM INVESTING ACTIVITIES:		
Purchase of property, plant and equipment	(13.626)	(86.852)
Proceeds from sale of property, plant and equipment	262	(7.513)
Investments in other companies	(2.007)	(1.640)
Investment dividends	2.237	1.925
Sale of assets received in lieu of payment or in foreclosure	3.690	3.984
Net decrease (increase) in other assets and liabilities	64.200	(166.830)
Total cash flows provided by (used in) investing activities	54.756	(256.926)
CASH FLOW FROM FINANCING ACTIVITIES:		
Redemption of letters of credit	(20.355)	(27.769)
Bond issuance	569.272	270.191
Bond redemption	(37.160)	(7.949)
Dividends paid	(86.073)	(72.175)
Total cash flows provided by financing activities	425.684	162.298
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS FOR THE PERIOD	72.790	123.804
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	1.399.462	1.280.287
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	1.472.252	1.404.091

Notes 1 to 11 are an integral part of these consolidated interim financial statements.

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

NOTES TO THE CONSOLIDATED INTERIM FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2012 AND DECEMBER 31, 2011 AND FOR THE NINE – MONTH PERIODS ENDED SEPTEMBER 30, 2012 AND 2011

1. GENERAL INFORMATION

Banco de Crédito e Inversiones or Banco BCI (hereinafter “Bank”) is a corporation incorporated in Chile and regulated by the Superintendency of Banks and Financial Institutions (SBIF). Its corporate domicile is El Golf number 125 in the community of Las Condes. The consolidated interim financial statements at September 30, 2012 include the Bank and its subsidiaries listed below, as well as its Miami Branch. The Bank participates in all of the businesses and transactions permitted by the General Banking Law, including retail, corporate and real estate banking, large and medium size companies´ services, private banking and asset management services.

The consolidated interim financial statements of Banco BCI and its Subsidiaries for the nine month periods ended September 30, 2012 and 2011 have been prepared according to standards and instructions issued by the Superintendency of Banks and Financial Institutions in its Compendium of Accounting Standards, issued on November 9, 2007.

The consolidated interim statements of comprehensive income include the net income for the periods and other comprehensive income recognized in equity, including exchange differences in the translation of Chilean pesos from US dollars in the Miami Branch. The income to be considered for distribution of dividends is the income for the year attributable to the equity holders of the Bank, as stated in the consolidated statement of income.

The consolidated interim financial statements include the assets, liabilities and income of the Banks and its subsidiaries as listed below:

	Ownership Interest			
	Direct		Indirect	
Company	**2012**	**2011**	**2012**	**2011**
	%	%	%	%
Análisis y Servicios S.A.	99.00	99.00	1.00	1.00
BCI Asset Management Administradora de Fondos S.A (1)(2)	99.90	99.90	0.10	0.10
BCI Asesoría Financiera S.A.	99.00	99.00	1.00	1.00
BCI Corredor de Bolsa S.A.	99.95	99.95	0.05	0.05
BCI Corredores de Seguros S.A.	99.00	99.00	1.00	1.00
BCI Factoring S.A.	99.97	99.97	0.03	0.03
BCI Securitizadora S.A.	99.90	99.90	-	-
BCI Administradora General de Fondos S.A. (1)	-	-	-	-
Banco de Crédito e Inversiones Sucursal Miami	100.00	100.00	-	-
Servicio de Normalización y Cobranza Normaliza S.A.	99.90	99.90	0.10	0.10
Incentivos y Promociones Limitada (3)	SPE	SPE	SPE	SPE
BCI Activos Inmobiliarios Fondo de Inversión Privado(2)	40.00	40.00	-	-
Terrenos y Desarrollo S.A. (2)	100.00	100.00	-	-

(1) On December 29, 2011 the Superintendency of Securities and Insurance approved the merger by incorporation of BCI Administradora General de Fondos S.A. to BCI Asset Management Administradora de Fondos S.A.

(2) For the purposes of consolidation, the subsidiary consolidates its results with BCI Activos Inmobiliarios y Terrenos y Desarrollo S.A.

(3) Special- purpose entity (SPE) dedicated to promoting credit and debit card products. The Bank does not hold any ownership interest in that company.

All consolidation eliminations and adjustments have been made and the interest of minority investors has been recognized and presented in the consolidated interim statements of income under “Non-controlling interest”.

For the purposes of consolidation, the asset and liability accounts of the Miami Branch have been translated into Chilean pesos at the period-end exchange rate and the statement of income accounts at the average exchange rate for each month.

1.2 Summary of main accounting policies

a) Basis of preparation

The Compendium of Accounting Standards issued by the Superintendency of Banks and Financial Institutions (SBIF), the regulatory agency set up under Article 15 of the General Banking Law, stipulates that, pursuant to legal provisions, banks must apply the accounting criteria issued by that Superintendency and, in all such matters not specifically covered by it - provided they do not contradict its instructions- they must abide by the generally accepted accounting criteria, which are the technical standards issued by the Chilean Association of Accountants (Colegio de Contadores de Chile A.G.) which are mainly consistent with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB).

In accordance with IAS 34, this interim financial report is prepared solely to update the contents of the most recent annual Consolidated Financial Statements, highlighting new activities, events and circumstances that have occurred in the nine month period after year-end and not duplicating the information previously reported in the most recent Consolidated Financial Statements.

Given the above, these interim Financial Statements do not include all of the information that would be required by the fully Consolidated Financial Statements, therefore, for an adequate understanding of the information included in these Consolidated Financial Statements, they must be read together with the Annual Consolidated Financial Statements of Banco de Crédito e Inversiones for the year ended December 31, 2011.

The accounting policies applied in preparing these financial statements are consistent with those applied in the annual financial statements.

Other than those disclosed in the financial statements at December 31, 2011, there have been no new standards or amendments to existing standards that would have a material effect on the financial position or results of operation at the Bank for the period ended September 30, 2012.

2. ACCOUNTING CHANGES

NOTE 2.1 NEW AND REVISED STANDARDS ISSUED BY THE INTERNATIONAL ACCOUNTING STANDARD BOARD ("IASB")

New accounting pronouncements:

a) The following new and revised IFRS have been adopted in these financial statements:

Amendments to Standards	**Effective date:**
IAS 12, *Income Taxes– Limited scope amendment (recovery of underlying assets)*	Annual periods beginning on or after January 1, 2012
IFRS 1 (Revised), *First Time Adoption of IFRS – (i)Replacement of 'fixed dates' for certain exceptions with 'the date of transition to IFRSs' – (ii) Additional exemption for entities ceasing to suffer from severe hyperinflation*	Annual periods beginning on or after July 1, 2011
IFRS 7, *Financial Instruments: Disclosures –Amendments enhancing disclosures about transfers of financial assets*	Annual periods beginning on or after July 1, 2011

The application of these new and revised IFRS has not had any material impact to the financial statements. However, it could affect the accounting for future transactions or agreements.

b) As of the date of issuance of these consolidated financial statements, the following accounting pronouncements have been issued by the IASB but they are not yet effective:

New Standards, Interpretations and Amendments	**Effective date**
IFRS 9, *Financial Instruments – Classification and Measurement*	Annual periods beginning on or after January 1, 2015.
IFRS 10, *Consolidated Financial Statements*	Annual periods beginning on or after January 1, 2013
IFRS 11, *Joint Arrangements*	Annual periods beginning on or after January 1, 2013
IFRS 12, *Disclosure of Involvement with Other Entities*	Annual periods beginning on or after January 1, 2013
IAS 27 (2011), *Separate Financial Statements*	Annual periods beginning on or after January 1, 2013
IAS 28 (2011), *Investments in Associates and Joint Ventures*	Annual periods beginning on or after January 1, 2013
IFRS 13, *Fair Value Measurements*	Annual periods beginning on or after January 1, 2013

Amendments to Standards	**Effective date**
IAS 1, *Presentation of Financial Statements – Presentation of Items of Other Comprehensive Income*	Annual periods beginning on or after July 1, 2012
IAS 19, *Employee benefits (2011)*	Annual periods beginning on or after January 1, 2013
IAS 32, *Financial instruments: presentation – Clarified requirements for offsetting of financial assets and financial liabilities and amends disclosures*	Annual periods beginning on or after January 1, 2014
IFRS 7, *Financial Instruments: Disclosures –Amendments to existing disclosures on offsetting of financial assets and financial liabilities*	Annual periods beginning on or after January 1, 2013
IFRS 10, IFRS 11, and IFRS 12 – *Consolidation of Financial Statements, Joint Arrangements and Disclosures of Involvement with Other Entities – Transition Guides*	Annual periods beginning on or after January 1, 2013

New Interpretations	**Effective date**
IFRIC 20, *Stripping Costs in the Production Phase of a Surface Mine*	Annual periods beginning on or after January 1, 2013

The Bank's Management estimates that the future adoption of the aforementioned Standards, Amendments, and Interpretations will not have a significant impact on the Bank's consolidated financial statements in the period of their initial application.

2.2 Standards and instructions issued by SBIF

There are no new accounting standards and instructions that have been issued by the Superintendency of Banks and Financial Institutions during the nine – month period ended September 30, 2012.

3. SIGNIFICANT EVENTS

a) Distribution of dividends and capitalization of earnings.

The Ordinary Shareholders' Meeting of March 30, 2012 approved distributing the 2011 net profits of MCLP$ 261,268 as follows:

- Distribute a dividend of CLP$825 per share for 104,331,470 shares issued and registered in the Register of Shareholders, which amounts to MCLP$ 86,073.

- Allocate the remaining balance of MCLP$ 175,195 to the reserve fund for capitalization.

b) Increase in capital stock

On March 30, 2012, the Extraordinary Shareholders' Meeting approved, among other things, increasing the capital stock by MCLP$ 175,195, by capitalizing retained earnings.

1) Capitalizing the amount of MCLP$ 130,634, without issuing any shares and

2) Capitalizing the amount of MCLP$44,560 by issuing 1,523,797 paid-up shares.

According to its current statutes, the Bank's capital stock was MCLP$ 1,026,985 divided into 104,331,470 no-par-value shares of the same series. As a result of the agreed upon capital increase, the capital stock of Banco de Crédito e Inversiones is MCLP$ 1,202,180, and it will be divided into 105,855,267 no-par-value shares of the same series.

The issue of such shares was approved by the Superintendency of Banks and Financial Institutions on May 28, 2012 by Resolution N° 127. The corresponding certificate and extract of this resolution was published in the Diario Oficial on June 5, 2012 and was recorded in pages 36.125 N° 25.377 of the Registro de Comercio del Conservador de Bienes Raíces (Santiago Real Estate Registrar) of 2012.

The issuance of the paid-up shares was recorded in N°5/2012 of the Register of Stocks of this Superintendency.

In the Board of Directors' meeting held on June 26, 2012 it was agreed that the paid-up shares would be issued and distributed on July 25, 2012.

c) Bond issue and placement

- No Subordinate or Current Bonds have been issued in 2012.

- In 2012, the following placement of current Bonds was made in foreign currency:

On March 26, 2012, a placement of $1,000,000,000 Mexican pesos was obtained corresponding to the Series BCI12 Bond maturing on October 7, 2013 at a 28-day TIIE rate + 0.40% (TIIE is the Interbank Equilibrium Interest Rate in Mexico), whose rate at the end of September was 5.17%.

On September 6, 2012, the Bank placed a Bond in the United States of America (ISIN RegS: USP32133CE16) for the amount of US$ 600,000,000 in accordance with Rule 144A and Regulation S of the Securities Act of the United States of America, which have a annual yield of 3.00% and will mature on September 13, 2017

- In 2012, the following Bond placements were made in UF (Chilean inflation index-linked units of account):

On February 20, 2012, the Series AE1 Bond for UF 500,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.45 % maturing on August 2, 2016.

On March 6, 2012, Series AE1 Bond for UF 1,000,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.40 % maturing on August 1, 2016.

On March 6, 2012, Series AE1 Bond for UF 500,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.40 % maturing on August 1, 2016.

On March 12, 2012, Series AE1 Bond for UF 1,000,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.40 % maturing on August 1, 2016.

On March 27, 2012, Series AE1 Bond for UF 95,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.50 % maturing on August 1, 2016.

On March 28, 2012, Series AE1 Bond for UF 65,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.50 % maturing on August 1, 2016.

On March 28, 2012, Series AE1 Bond for UF 65,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.50 % maturing on August 1, 2016.

On March 28, 2012, Series AE1 Bond for UF 15,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.50 % maturing on August 1, 2016.

On April 5, 2012, Series AE1 Bond for UF 700,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.56 % maturing on August 1, 2016.

On April 17, 2012, Series AE2 Bond for UF 1,000,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.75 % maturing on August 1, 2021.

On April 18, 2012, Series AE2 Bond for UF 500,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.75 % maturing on August 1, 2021.

On April 23, 2012, Series AE1 Bond for UF 150,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.50 % maturing on August 1, 2016.

On April 27, 2012, Series AE1 Bond for UF 100,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.53 % maturing on August 1, 2016.

On May 2, 2012, Series AE2 Bond for UF 2,000,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.73 % maturing on August 1, 2021.

On May 15, 2012, Series AE1 Bond for UF 100,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.50 % maturing on August 1, 2016.

On May 22, 2012, Series AE1 Bond for UF 70,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.50 % maturing on August 1, 2016.

On May 22, 2012, Series AE2 Bond for UF 1,135,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.70 % maturing on August 1, 2021.

On May 29, 2012, Series AE2 Bond for UF 500,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.65 % maturing on August 1, 2021.

On June 11, 2012, Series AE1 Bond for UF 1,000,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.60 % maturing on August 1, 2016.

On June 15, 2012, Series AE2 Bond for UF 1,000,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.72 % maturing on August 1, 2021.

On June 20, 2012, Series AE2 Bond for UF 965,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.72 % maturing on August 1, 2021.

On July 12, 2012, Series AE1 Bond for UF 2,000,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.82 % maturing on August 1, 2016.

On July 12, 2012, Series AE1 Bond for UF 1,000,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.82 % maturing on August 1, 2016.

On July 12, 2012, Series AE1 Bond for UF 105,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.72 % maturing on August 1, 2016.

On July 13, 2012, Series AE1 Bond for UF 1,000,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.72 % maturing on August 1, 2016.

On July 17, 2012, Series AE1 Bond for UF 600,000 at Internal Rate of Return (TIR, in its Spanish acronym) of 3.70 % maturing on August 1, 2016.

d) Ratification of Appointment of Director.

The Ordinary Shareholders' Meeting held on of March 30, 2012 ratified the appointment of Mr. Mario Gómez Dubravcic as Director of the Bank.

4. BUSINESS SEGMENTS

4.1 Structure of the segments

Segment reporting is presented by the Bank based on its defined business structure, which is geared towards optimizing customer service with regard to its products and services.

These are:

Commercial Banking	This segment includes legal entities whose annual sales are in excess of UF 12,000, as well as business loans, finance leases, real estate and transactions involving derivative instruments.
Retail Banking	This segment includes individuals and legal entities with annual sales of less than UF12,000.
Finance and Investment Banking	This segment includes the following areas: trading, distribution, corporations, institutions, international and private banking.
Subsidiaries and others	This includes the subsidiaries BCI Factoring S.A., BCI Asset Management Administradora General de Fondos S.A. (*), BCI Corredores de Seguros S.A., BCI Corredor de Bolsa S.A., BCI Asesoría Financiera S.A. and BCI Securitizadora S.A.
(*) On December 29, 2011, the Superintendency of Securities and Insurance approved the takeover of BCI Administradora General de Fondos S.A. by BCI Asset Management Administradora de Fondos S.A.	

The management of the indicated commercial areas is measured with the presented concepts in this note, which are based on the same accounting principles applied in the consolidated interim statements of income.

Expenses are allocated to the various segments basically in 3 stages:

Direct expenses: These are expenses that can be allocated directly to each of the cost centers of each segment; they are clearly recognizable and assignable. For example, personnel expenses, materials and equipment and depreciations.

Indirect expenses (centralized allocation of expenses): There are expenses recorded in common cost centers, which, according to the Bank's policy, are distributed to the various segments. For example, telephone which is distributed with consideration of the number of employees per department, real estate depreciations in relation to the number of square meters used, etc.

Support management expenses: These are allocated with consideration of the time and resources used by the various segments based on their requirements. These expenses are defined in advance and agreed to by the areas involved (user and support area).

a) Income Statement

	For the nine - month period ended September 30, 2012				
	Commercial Banking MCLP$	**Retail Banking** MCLP$	**Finance and Investment Banking** MCLP$	**Subsidiaries** MCLP$	**Consolidated total** MCLP$
Net interest income	150,027	204,512	65,286	16,737	436,562
Net service fee income	21,854	53,456	2,811	55,904	134,025
Other operating income	9,134	2,508	51,587	24,676	87,905
Total operating income	181,015	260,476	119,684	97,317	658,492
Provisions for loan losses	(24,642)	(77,673)	(7,379)	(8,244)	(117,938)
Net operating income	156,373	182,803	112,305	89,073	540,554
Total operating expenses	(69,798)	(160,622)	(26,082)	(41,899)	(298,401)
Operating income	86,575	22,181	86,223	47,174	242,153

b) Reconciliation of operating income by segments to net income for the nine- month period ended September 30, 2012:

	MCLP$
Segment operating income	242,153
Unallocated operating expenses	(28,475)
Consolidated operating income	213,678
Investment income	5,618
Income before income tax	219,296
Income tax	(41,073)
Net income for the period	178,223

Unallocated operating expense includes corporate expenses not directly identified with businesses, due to their nature, and, they are therefore unallocated.

	For the nine - month period ended September 30, 2012				
	Commercial Banking MCLP$	**Retail Banking** MCLP$	**Finance and Investment Banking** MCLP$	**Subsidiaries** MCLP$	**Consolidated total** MCLP$
Assets	5,545,916	5,077,284	6,378,576	336,330	17,338,106
Liabilities	5,459,341	5,055,103	6,292,353	289,156	17,095,953
Operating income	86,575	22,181	86,223	47,174	242,153

Income Statement

	For the nine - month period ended September 30, 2011				
	Commercial Banking MCLP$	**Retail Banking** MCLP$	**Finance and Investment Banking** MCLP$	**Subsidiaries** MCLP$	**Consolidated total** MCLP$
Net interest income	131,750	172,023	94,785	7,866	406,424
Net service fee income	17,025	49,087	4,139	53,890	124,141
Other operating income	3,697	2,360	40,320	22,920	69,297
Total Operating Income	152,472	223,470	139,244	84,676	599,862
Provisions for loan losses	(9,241)	(48,313)	(26,605)	(25,152)	(109,311)
Net Operating Income	143,231	175,157	112,639	59,524	490,551
Total Operating Expenses	(54,047)	(141,311)	(22,119)	(34,012)	(251,489)
Operating income	89,184	33,846	90,520	25,512	239,062

c) Reconciliation of operating income by segments to net income for the nine – month period ended September 30, 2011.

	MCLP$
Segment operating income	239,062
Unallocated operating expenses	(23,148)
Consolidated operating income	215,914
Investment income	6,565
Income before income tax	222,479
Income tax	(34,104)
Net income for the period	188,375

Unallocated operating expense includes corporate expenses not directly identified with businesses, due to their nature, and they are therefore unallocated.

	September 30, 2011				
	Commercial Banking MCLP$	**Retail Banking** MCLP$	**Finance and Investment Banking** MCLP$	**Subsidiaries** MCLP$	**Consolidated total** MCLP$
Assets	5,034,095	4,382,720	6,135,586	288,119	15,840,520
Liabilities	4,944,911	4,348,874	6,045,066	262,607	15,601,458
Operating income	89,184	33,846	90,520	25,512	239,062

5. CASH AND CASH EQUIVALENTS

a) Details of balances included under cash and cash equivalents, and their reconciliation with the consolidated statement of condensed cash flows at each period end, are as follows:

	At September 30	
	2012 MCLP$	**2011** MCLP$
Cash and bank deposits:		
Cash	286,001	256,526
Deposits in Chile Central Bank	286,466	420,215
Deposits in local banks	2,603	2,570
Deposits abroad	663,087	346,042
Subtotal cash and bank deposits	1,238,157	1,025,353
Items in course of collection, net	104,566	105,932
Highly liquid financial instruments	3,351	152,544
Investments under agreements to resell	126,178	120,262
Total cash and cash equivalent	1,472,252	1,404,091

The level of cash and deposits at the Central Bank of Chile meets the monthly average reserve requires.

b) Items in course of collection:

Items in course of collection correspond to those transactions pending settlement which will increase or decrease the funds at the Central Bank of Chile or in foreign banks, usually within 12 or 24 hours. At each period end, details are as follows:

	At September 30	
	2012	**2011**
	MCLP$	MCLP$
Assets		
Outstanding notes from other banks	120,763	117,185
Funds receivable	551,527	485,899
Subtotal assets	672,290	603,084
Liabilities		
Funds payable	567,724	497,152
Subtotal liabilities	567,724	497,152
Items in course of collection, net	104,566	105,932

6. TRADING PORTFOLIO FINANCIAL ASSETS

At September 30, 2012 and December 31, 2011, details are as follows:

	September 30 2012	**December 31 2011**
	MCLP$	MCLP$
Other debentures:		
Public bonds	75,418	78,791
Other local bonds	27,687	33,154
Foreign bonds	74	2,882
Total	103,179	114,827
Issued debt instruments:		
Letters of credit	76,318	102,626
Current bonds	1,322,820	730,638
Subordinated bonds	647,426	640,370
Total	2,046,564	1,473,634

Details of placements of current and subordinated bonds at September 30, 2012 are as follows:

CURRENT BONDS IN UNIDADES DE FOMENTO (UF = inflation index-linked units of account)

Series	UF Issued	UF Placed	Date of Issue	Maturity Date	Average rate	Balance Due UF	Balance Due MCLP$
SERIE_X	5,000,000	5,000,000	6/1/2007	6/1/2017	3.77%	4,872,804	110,082
SERIE_AA	10,000,000	10,000,000	7/1/2008	7/1/2014	3.99%	9,340,253	211,006
SERIE_AB	10,000,000	10,000,000	7/1/2008	7/1/2018	4.35%	8,122,545	183,497
SERIE_AE1	10,000,000	10,000,000	8/1/2011	8/1/2016	3.45%	9,701,243	219,161
SERIE_AE2	10,000,000	10,000,000	8/1/2011	8/1/2021	3.78%	9,218,277	208,250
SERIE_AF1	10,000,000	-	8/1/2012	8/1/2017		-	-
SERIE_AF2	10,000,000	-	8/1/2012	8/1/2022		-	-
Subtotal	65,000,000	45,000,000				41,255,122	931,996

CURRENT BONDS IN MEXICAN PESOS

Series	Amount Issued	Amount Placed	Date of Issue	Maturity Date	Average rate	Balance Owed Mexican Pesos	Balance Owed MCLP$
BCI11	2,000,000,000	2,000,000,000	7/15/2011	7/11/2014	5.79%	1,994,705,167	73,616
BCI12	1,000,000,000	1,000,000,000	3/26/2012	10/7/2013	5.62%	997,514,818	36,814
Subtotal	3,000,000,000 (*)					2,992,219,985	110,430

(*) These bond issues were made in Mexico under an approved program dated 29/06/2011 for a total of $8,000,000,000 Mexican pesos. The program has an expiration date to 29/06/2016.

CURRENT BONDS IN US DOLLARS

Series	Amount Issued	Amount Placed	Date of Issue	Maturity Date	Average rate	Balance Owed Mexican Pesos	Balance Owed MCLP$
USP32133CE16	600,000,000	600,000,000	9/13/2012	9/13/2017	3.54%	590,489,304	280,394
Subtotal	600,000,000 (*)					590,489,304	280,394

(*) These amounts are in accordance with the effective interest rate and therefore consider that all the original costs for placing the bond are impaired over the expected life of the financial instrument.

SUBORDINATED BONDS IN UNIDADES DE FOMENTO

Series	UF Issued	UF Placed	Date of Issue	Maturity Date	Average rate	Balance Due UF	Balance Due MCLP$
SERIE_C y D	2,000,000	2,000,000	12/1/1995	12/1/2016	7.16%	773,936	17,484
SERIE_E	1,500,000	1,500,000	11/1/1997	11/1/2018	7.36%	795,862	17,979
SERIE_F	1,200,000	1,200,000	5/1/1999	5/1/2024	7.78%	840,456	18,987
SERIE_G	400,000	400,000	5/1/1999	5/1/2025	7.99%	291,321	6,581
SERIE_L	1,200,000	1,200,000	10/1/2001	10/1/2026	6.30%	976,439	22,059
SERIE_M	1,800,000	1,800,000	10/1/2001	10/1/2027	6.56%	1,486,415	33,580
SERIE_N	1,500,000	1,500,000	6/1/2004	6/1/2029	5.50%	1,309,300	29,578
SERIE_O	1,500,000	1,500,000	6/1/2004	6/1/2030	3.80%	1,292,652	29,202
SERIE_R	1,500,000	1,500,000	6/1/2005	6/1/2038	4.68%	590,808	13,347
SERIE_S	2,000,000	2,000,000	12/1/2005	12/1/2030	5.00%	1,729,146	39,063
SERIE_T	2,000,000	2,000,000	12/1/2005	12/1/2031	4.31%	1,787,756	40,387
SERIE_U	2,000,000	2,000,000	6/1/2007	6/1/2032	4.25%	1,870,190	42,250
SERIE_Y	4,000,000	4,000,000	12/1/2007	12/1/2030	4.25%	1,876,800	42,399
SERIE_W	4,000,000	4,000,000	6/1/2008	6/1/2036	4.05%	1,562,000	35,287
SERIE_AC	6,000,000	6,000,000	3/1/2010	3/1/2040	3.85%	5,412,715	122,279
SERIE_AD 1	4,000,000	4,000,000	6/1/2010	6/1/2040	4.20%	3,469,009	78,369
SERIE_AD 2	3,000,000	3,000,000	6/1/2010	6/1/2042	4.05%	2,593,724	58,595
Subtotal	39,600,000	39,600,000				28,658,529	647,426

7. CONTINGENCIES AND COMMITMENTS

a) Commitments and liabilities registered in off-balance sheet memorandum accounts:

The Bank, Miami branch and its subsidiaries have registered the following balances related to commitments and business liabilities in off-balance sheet memorandum accounts:

	September 30 2012	**December 31 2011**
CONTINGENT LOANS	MCLP$	MCLP$
Collateral and Guarantees		
Collateral and Guarantees in Chilean currency	-	-
Collateral and Guarantees in foreign currency	169,055	187,190
Confirmed foreign letters of credit	10,476	10,262
Letters of credit	127,789	138,666
Performance bonds		
Performance bonds in Chilean currency	651,795	584,081
Performance bonds in foreign currency	130,088	131,349
Interbank letters of guarantee	-	-
Cleared lines of credit	2,304,551	2,200,156
Other credit commitments		
Higher education loans Law 20,027	30,031	43,925
Others	173,126	209,884
THIRD PARTY OPERATIONS		
Collections		
Foreign Collections	97,642	97,907
Domestic Collections	119,823	111,956
CUSTODY OF SECURITIES		
Securities in custody with the bank	130,608	120,810
Total	3,944,984	3,836,186

b) Lawsuits and legal proceedings

The Bank and its subsidiaries have various legal lawsuits pending related to their businesses and which, in the opinion of the management and their internal legal advisers, will not result in additional liabilities to those previously recorded by the Bank and its subsidiaries. The management has not considered necessary to allocate additional provisions to that already made for these contingencies.

c) Operating guarantees:

Direct commitments

At September 30, 2012, BCI Corredor de Bolsa S.A. has given guarantees for MCLP$ 62,556 to secure simultaneous operations at the Santiago Stock Exchange which amount to MCLP$ 80,901.

At September 30, 2012, BCI Corredor de Bolsa S.A. maintains guarantees for appropriate settlement of transactions using the CCLV system in the Santiago Stock Exchange for MCLP$ 3,000.-

At September 30, 2012, the company maintains guarantees abroad for international market transactions for MCLP$ 47.-

At September 30, 2012, BCI Corredor de Bolsa S.A. maintains guarantees furnished for commitments involving short stock sales and loan transactions in Chile's Electronic Stock Exchanges in the amount of MCLP$ 10,521.-

At September 30, 2012 BCI Corredores de Seguros S.A. has taken out the following insurance policies to comply with the provisions of letter d), Article 58 of Statutory Decree 251 of 1931, with respect to the proper, fulfillment of all of the obligations issuing from its activities:

- Insurance Policy for Insurance Brokers No. 10021389 for an insured amount of UF 500 taken out with Compañía de Seguros Generales Consorcio Nacional de Seguros S.A., valid from April 15, 2012 to April 14, 2013, stipulating the insuring company's right to claim restitution from the broker for any and all sums that it may have disbursed to pay third parties harmed by the deficient brokerage of the broker.

- Professional Third Party Insurance Policy for Insurance Brokers No. 10021400 for an insured amount of UF 60,000 and a deductible of UF 500 taken out with Compañía de Seguros Generales Consorcio Nacional de Seguros S.A., valid from April 15, 2012 to April 14, 2013, with a view to protecting the broker against possible lawsuits by third parties, with the insuring company being empowered to request repayment by the broker of all payments made to the third party bringing the lawsuit.

At September 30, 2012, BCI Factoring has approved hedges for operators of the Factor Chain International for MCLP$ 1,820 equivalent to US $ 3,867,928.90

Operating guarantees

At September 30, 2012, BCI Corredor de Bolsa S.A. has furnished a guarantee of UF 20,000 in order to comply with the provisions of Article 30 of Law 18.045, which is to ensure proper, full fulfillment of all of its obligations as a securities broker and whose beneficiaries are present or future creditors that it has or may have by reason of its securities brokerage transactions. This guarantee is policy Nº 330-12-00000024 taken out with Compañía de Seguros de Mapfre

Garantía y Crédito on August 19, 2012, valid through to August 19, 2013, with the Santiago Stock Exchange being the beneficiary in representation of the possible creditors.

BCI Asset Management Administradora General de Fondos S.A. has performance bonds with Banco de Crédito de Inversiones as provided for in article 226 of Law 18.045 on the Securities Market and the provisions of NCG. 125 of 2001, which stipulate that General Fund Managers must furnish a constant guarantee for each fund managed, which shall always be equivalent to UF 10.000 or 1% of the average equity of the calendar year prior to the date on which it was calculated.

Similarly, in order to comply with the provisions of Section IV of Circular 1790, mutual funds defined as guaranteed structured mutual funds shall have at all times a guarantee furnished by a third party other than the company managing the funds.

Officer loyalty or employee loyalty insurance

At September 30, 2012, BCI Corredor de Bolsa S.A. has an insurance policy taken out with BCI Corredores de Seguros S.A., protecting Banco Crédito e Inversiones and its subsidiaries under Comprehensive Banking Insurance Policy No. 1456760, valid from November 30, 2011 to November 30, 2012, with coverage of UF 100,000.

d) Contingent loans and liabilities

In order to meet the needs of its customers, the Bank assumed several irrevocable commitments and contingent obligations. Although these obligations are not recognized in the balance sheet, they include credit risks and, therefore, are part of the Bank's overall risk.

The table below shows the contractual amounts of the transactions obligating the Bank to grant loans and the amount of the provisions made for the risk of loan losses assumed:

	September 30 2012 MCLP$	**December 31 2011** MCLP$
Sureties and finances	169,055	187,190
Documentary letters of credit	127,789	138,666
Performance bonds	781,883	715,430
Amounts available for credit card users	1,314,815	1,235,704
Provisions	(17,717)	(15,048)
Total	2,375,825	2,261,942

8. EQUITY

a) Capital stock and preferential shares

Movement of shares in the periods is as follows:

	Common shares	
	2012 Number	**2011 Number**
Issued at January 1	104,331,470	103,106,155
Issued shares	1,523,797	1,225,315
Total issued	105,855,267	104,331,470

The Extraordinary Shareholders' Meeting of March 30, 2012 approved the issue of 1,523,797 authorized shares. These authorized shares will be issued once they have been approved by the Superintendency of Banks and Financial Institutions, the issuance registered and the distribution approved by the Board of Directors.

The Superintendencia de Bancos e Instituciones Financieras (SBIF) recorded the issuance of shares in the Registry of Securities (Registro de Valores) under Resolution N°127 dated May 28, 2012. The corresponding certificate and extract of this resolution was published in the Diario Oficial on June 5, 2012 and was recorded in pages 36.125 N° 25.377 of the Registro de Comercio del Conservador de Bienes Raíces (Santiago Real Estate Registrar) of 2012.

b) Dividends

The following dividends were declared by the Bank in the nine – month periods ended September 30, 2012 and 2011:

	At September 30	
	2012 CLP$	**2011** CLP$
CLP$ per common share	825	700

The dividend declared at March 30, 2012 was MCLP$ 86,073. The mandatory dividend provision at December 31, 2011 was MCLP$ 78,380.

c) For the nine- month periods ending September 30, the composition of diluted earnings and basic earnings is as follows:

	At September 30	
	2012	**2011**
	$	$
Basic earnings per share	1,684	1,806
Diluted earnings per share	1,684	1,806

9. RELATED PARTY TRANSACTIONS

a) Loans granted to related parties

The following table shows credits and accounts receivable, contingent loans and trading and available for sale investments with related parties as of September 30, 2012 and December 31, 2011:

	September 30, 2012			**December 31, 2011**		
	Operating companies MCLP$	**Holding companies** MCLP$	**Individuals** MCLP$	**Operating companies** MCLP$	**Holding companies** MCLP$	**Individuals** MCLP$
Loans and receivables to customers:						
Commercial loans	83,906	4,807	3,527	97,648	8,641	3,715
Mortgage loans	-	-	14,322	-	-	13,497
Consumer loans	-	-	2,084	-	-	2,247
Loans and receivables to customers - Gross	83,906	4,807	19,933	97,648	8,641	19,459
Provisions for loan losses	(6,242)	(26)	(58)	(7,143)	(83)	(82)
Loans and receivables to customers, net	77,664	4,781	19,875	90,505	8,558	19,377
Contingent loans	3,524	-	-	2,383	-	-
Provisions for contingent loans	(85)	-	-	(82)	-	-
Contingent loans, net	3,439	-	-	2,301	-	-

b) Other transactions with related parties

During the nine-month periods ended September 30, 2012 and 2011, the Bank has undertaken the following transactions with related parties:

Company	Description	Balance Assets (Liability) MCLP$	Effect on statement of income: Income MCLP$	(Expense) MCLP$
September 2012				
Artikos Chile S.A.	Procurement service	479	479	-
Bolsa de Comercio de Santiago	Lease of terminals	118	118	-
BCI Seguros de Vida S.A.	Collection service for payment of customer premiums and trademark use rights.	4,464	354	4,110
BCI Seguros Generales S.A.	Insurance for the Bank's assets.	1,369	1,369	-
Centro Automatizado S.A.	Center adjustment service	298	298	-
Compañía de Formularios Continuos Jordan (Chile) S.A.	Printing of forms	1,619	1,619	-
Operadoras de Tarjetas de Crédito Nexus S.A.	Card processing	3,837	3,837	-
Redbanc S.A.	Operation of ATMs	2,984	2,984	-
Servipag S.A.	Collection and payment of services	6,065	5,850	215
Transbank S.A.	Administration of credit cards	25,027	4,090	20,937
Vigamil S.A.C	Printing of forms	37	37	-
Viña Morandé S.A.	Purchase of supplies	29	29	-
September 2011				
Artikos Chile S.A.	Procurement service	457	457	-
Bolsa de Comercio de Santiago	Lease of terminals	114	114	-
BCI Seguros de Vida S.A.	Collection service for payment of customer premiums and trademark use rights.	4,459	188	4,271
BCI Seguros Generales S.A.	Insurance for the Bank's assets.	1,405	1,405	-
Centro Automatizado S.A.	Center adjustment services	322	322	-
Compañía de Formularios Continuos Jordan (Chile) S.A.	Printing of forms	1,849	1,849	-
Operadoras de Tarjetas de Crédito Nexus S.A.	Card processing	3,408	3,408	-
Redbanc S.A.	Operation of ATMs	2,980	2,647	333
Servipag S.A.	Collection and payment of services	5,316	5,161	155
Transbank S.A.	Administration of credit cards	20,846	3,655	17,191
Vigamil S.A.C	Printing of forms	78	78	-
Viña Morandé S.A.	Purchase of supplies	36	36	-

All of these transactions were undertaken under market conditions in force on the date on which they were performed.

c) Other assets and liabilities with related parties

	September 30 2012 MCLP$	December 31 2011 MCLP$
ASSETS		
Financial derivative agreements	-	-
Other assets	-	-
LIABILITIES		
Demand deposits	44,414	44,528
Time deposits and other savings accounts	116,061	150,380

d) Results of operations with related parties

Type of income or expense recognized	Entity	At September 30 2012 Income MCLP$	2012 Expenses MCLP$	2011 Income MCLP$	2011 Expenses MCLP$
Income and expenses (net)	Sundry	5,227	(4,418)	6,502	(4,634)
Operational support expenses	Companies supporting the line of business	25,262	(21,064)	21,950	(19,320)
Total		30,489	(25,482)	28,452	(23,954)

e) Remunerations to members of the Board of Directors and key management personnel

Compensation earned by key personnel corresponds to the following categories:

	At September 30 2012 MCLP$	2011 MCLP$
Short-term remunerations for employees (*)	3,409	3,328
Severance indemnities for termination of contract	530	871
Total	3,939	4,199

(*) As of September 30, 2012, total expenses corresponding to the Board of Directors of the Bank and its subsidiaries amounted to MCLP$1,938 (MCLP1,847 as of September 30, 2011)

f) Group entities
The Bank holds the following investments:

Companies	Participation 2012 %	2011 %
Redbanc S.A.	12.71	12.71
Servipag Ltda.	50	50
Combanc S.A.	10.5	10.5
Transbank S.A.	8.72	8.72
Nexus S.A.	12.9	12.9
Artikos Chile S.A.	50	50
AFT S.A.	20	20
Centro de Compensación Automático ACH Chile	33.33	33.33
Sociedad Interbancaria de Depósitos de Valores S.A.	7.03	7.03
Credicorp Ltda.	1.85	1.81

g) Composition of key personnel

At September, 2012, the composition of the key personnel of the Bank and its subsidiaries is as follows:

Position	**No of executives**
Director	9
General Manager	10
Division and Area Manager	14
Total	33

h) Transactions with key management personnel

At September 30, 2012 and 2011, the Bank has undertaken the following transactions with key personnel, as specified in detail below:

	At September 30					
	2012			**2011**		
	Balance owed MCLP$	**Total income** MCLP$	**Income of key executives** MCLP$	**Balance owed** MCLP$	**Total income** MCLP$	**Income of key executives** MCLP$
Credit cards and other services	740	710,792	18	581	594,009	24
Mortgage loans	1,405	104,149	53	1,265	115,554	68
Guarantees	1,181	-	-	1,400	-	-
Total	3,326	814,941	71	3,246	709,563	92

At September 30 2012, the Bank has the following contracts:

No.	Related company	The service involved	Concept	Description of the Contract	Term	Condition
1	Bolsa de Comercio de Santiago	Processing the stock exchange management system, through which BCI Corredor de Bolsa S.A. operates	Lease of terminals.	Contract to use the stock exchange management software.	Indefinite	Automatic renewal.
2	Centro de Automatizado S.A. (CCA)	Electronic transactions adjustment center	Center adjustment services.	Participant and incorporation into the electronic transfer center to expedite the completion of fund transfer operations, the Bank operates in the CET as an IFO (Originating Banking Institution) and as an IFR (Receiving Banking Institution).	Indefinite	Automatic renewal every year.
3	Compañía de Formularios Continuos Jordan (Chile) S.A.	Printing and making checkbooks.	Printing of forms.	Printing services are contracted for basic lists, special forms, revenue stamped forms, such as checks and at sight promissory notes.	Indefinite	Automatic renewal every year.
4	Operadoras de Tarjetas de Crédito Nexus S.A.	Processing credit card operations (issuer list)	Card processing.	Operations of Mastercard, Visa credit cards and debit card with regard to processing the issuer list.	Indefinite	Automatic renewal every 3 years
5	Redbanc S.A.	Administration of the operations of ATM's, Redcompra and RBI.	Operation of ATMs.	In fulfilling its corporate purpose, the Company will offer the participant, for the use of its customers or users, the electronic data transfer service via automatic tellers or other actual or virtual electronic means.	Indefinite	Automatic renewal every 3 years.
6	Servipag Ltda.	Collection and payment of services, payment of checks and receipt of deposits and administration of our teller service.	Collection and payment of services.	The service is contracted for resolution of collection transactions captured by BCI tellers for processing and rendition to customers	Indefinite	Automatic renewal.
7	Transbank S.A.	Processing credit card operations (user list)	Administration of credit cards.	Provision of Visa, Mastercard credit card services with regard to the user list.	Indefinite	Automatic renewal every 2 years.
8	Vigamil S.A.C.	Supplier of envelopes and forms.	Printing of forms.	Occasional purchases	N/A	N/A
9	Viña Morandé S.A.	Not an habitual supplier	Purchase of supplies	Occasional purchases	N/A	N/A
10	Artikos Chile S.A.	Purchases and logistics services portal,	Purchase of supplies	Electronic purchase service for assets and/or logistics services.	Indefinite	Automatic renewal every year.
11	BCI Seguros de Vida S.A.	Insurance	Insurance premiums	Individual life insurance policy for executives and guards.	Annual	Contracted annually
12	BCI Seguros Generales S.A.	Insurance	Insurance premiums	Individual policies for the Bank’s physical assets, leased assets and comprehensive banking policy.	Annual	Contracted annually

10. SUBSEQUENT EVENTS

There have been no subsequent events between September 30, 2012 and the date of issue of these consolidated interim financial statements that may have had or might have any impact on the presentation of these consolidated interim financial statements.

Fernando Vallejos Vásquez Accounting Manager	Lionel Olavarría Leyton Chief Executive Officer

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