BANCO DE CREDITO E INVERSIONES
MIAMI BRANCH AND SUBSIDIARIES

Unaudited interim condensed consolidated financial statements

March 31, 2010 and 2008

(Translation from the original in Spanish)

CONTENTS

PRICEWATERHOUSECOOPERS

	Notes	March 31 2010 MCh$	December 31 2009 MCh$
ASSETS			
Cash and due from banks	5	414.064	1.037.783
Items in the course of collection from banks	5	367.406	439.661
Trading investments		848.075	844.146
Securities purchased under resale agreements		136.890	100.001
Derivative financial instruments		358.103	333.395
Interbank loans		114.738	140.781
Loans and accounts receivable with clients, net		8.860.883	8.602.991
Available for sale investments		1.027.141	1.107.152
Investments in companies		63.016	57.085
Intangible assets		78.661	78.923
Premises and equipment	8	203.092	202.640
Tax receivable	10	-	4.837
Deferred income taxes	10	28.642	23.963
Other assets		156.699	148.164
TOTAL ASSETS		**12.657.410**	**13.121.522**
LIABILITIES			
Deposits and other liabilities payable on demand		2.423.449	2.400.959
Items in the course of collection due to other banks	5	242.729	292.983
Securities sold under repurchase agreements		188.907	333.566
Saving accounts and time deposits		5.217.750	5.491.152
Derivative financial instruments		397.297	358.490
Interbank borrowings		2.028.165	2.021.957
Bonds payable	11	912.277	996.602
Other financial liabilities	11	83.720	96.136
Current income taxes	10	1.402	-
Deferred income tax	10	32.218	31.150
Provisions	12	66.089	93.023
Other liabilities		147.861	109.351
TOTAL LIABILITIES		**11.741.864**	**12.225.369**
Shareholders's equity			
Attributable to the banks' parent equity holders:			
Capital stock	14	882.273	807.143
Reserves	14	-	61.293
Other comprehensive income	14	(3.642)	11.415
Retained earnings	14	36.913	16.299
Non-controlling interest		**2**	**3**
TOTAL SHAREHOLDERS' EQUITY		**915.546**	**896.153**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**12.657.410**	**13.121.522**

The accompanying notes form an integral part of these consolidated condensed financial statements

	Notes	Three months ended March 31, 2010 MCh$	2009 MCh$
Interest income		169.242	117.190
Interest expense		(52.805)	(34.012)
Net interest income		**116.437**	**83.178**
Fees and income from services		43.294	35.955
Fees and expenses from services		(9.248)	(8.393)
Net fee and comission expense		**34.046**	**27.562**
Gain (loss) from financial operations, net		64.075	(50.508)
Foreign exchange (loss) gain, net		(39.431)	70.598
Other operating income		2.412	10.879
Operating revenues		**177.539**	**141.709**
Provisions for loan losses	**15**	(35.327)	(34.136)
OPERATING INCOME, NET OF PROVISIONS		**142.212**	**107.573**
Personnel salaries and expenses		(41.113)	(37.191)
Administrative expenses		(26.393)	(25.426)
Depreciation and amortization	**9**	(8.613)	(6.984)
Other operating expenses		(14.324)	(2.886)
TOTAL OPERATING EXPENSES		**(90.443)**	**(72.487)**
NET OPERATING INCOME		**51.769**	**35.086**
Gain attributable to investments in other companies		2.012	(84)
Income before income tax		**53.781**	**35.002**
Income tax	10	(8.057)	(8.174)
Income from continuing operations		**45.724**	**26.828**
Income from discontinuing operations		**-**	**-**
CONSOLIDATED NET INCOME FOR THE PERIOD		**45.724**	**26.828**
Attributable to:			
Equity holders of the parent		45.724	26.828
Non-controlling interest		-	-
		45.724	**26.828**
Earnings per share attributable to equity holders of the parent:			
Basic earnigs per share	**14**	451	271

The accompanying notes form an integral part of these consolidated condensed financial statements.

	As of March 31	
	2010	2009
	MCh$	MCh$
CONSOLIDATED NET INCOME FOR THE PERIOD	**45.724**	**26.828**
Other comprehensive income:		
Cumulative translation adjustment	(8.943)	5.976
Net unrealized gains on available for sale investments	11.329	14.580
Net change in cash flow hedges	(17.443)	(5.455)
Total other comprehensive income	(15.057)	15.101
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	**30.667**	**41.929**
Attributable to:		
Equity holder of the parent	30.667	41.929
Non-controlling interest	-	-
	30.667	**41.929**

The accompanying notes form an integral part of these consolidated condensed financial statements.

BANCO DE CREDITO E INVERSIONES, MIAMI BRANCH AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY

	Capital	Valuation accounts					Total Stockholders' Equity		
	Capital stock	Cumulative translation adjustment	Unrealized (losses) gains in available for sale investments	Cash flow hedges	Other reserves not deriving from earnings	Retained earnings	Total equity attribuable to comon shareholders	Non-controlling Interest	Total shareholders' equity
As of January 1, 2009	564.503	(12.100)	-	6.056	10.197	198.341	766.997	1	766.998
Capitalization of reserves	242.640	-	-	-	(105.592)	(137.048)	-	2	2
Dividend payment – over the minimum dividend	-	-	-	-	(848)		(848)	-	(848)
Other comprehensive income	-	14.580	(5.455)	5.976		-	15.101	-	15.101
Net income for the period	-	-	-	-	26.828	-	26.828	-	26.828
Minimun dividend provision	-	-	-	-	(8.048)	-	(8.048)	-	(8.048)
As of March 31, 2009	**807.143**	**2.480**	**(5.455)**	**12.032**	**- 77.463**	**61.293**	**800.030**	**3**	**800.033**
Total	**807.143**		**9.057**		**- 16.170**		**800.030**	**3**	**800.033**
As of January 1, 2010	807.143	(4.650)	11.455	4.610	16.299	61.293	896.150	3	896.153
Capitalization of reserves	75.130	-	-	-	(13.837)	(61.293)	-	-	-
Others	-	-	-	-	4.906	-	4.906	-	4.906
Dividends paid - over the minimun dividend	-	-	-	-	(2.462)	-	(2.462)	-	(2.462)
Other comprehensive income	-	11.329	(17.443)	(8.943)		-	(15.057)	-	(15.057)
Net income for the period	-	-	-	-	45.724	-	45.724	-	45.724
Minimum dividend provision	-	-	-	-	(13.717)	-	(13.717)	(1)	(13.718)
As of March 31, 2010	**882.273**	**6.679**	**(5.988)**	**(4.333)**	**36.913**	**-**	**915.544**	**2**	**915.546**
Total	**882.273**		**(3.642)**		**36.913**		**915.544**	**2**	**915.546**

The accompanying notes form an integral part of these consolidated financial statements

	As of March 31	
	2010	2009
	MCh$	MCh$
CONSOLIDATED NET INCOME FOR THE PERIOD	45.724	26.828
Charges (credits) to income not representing cash movement:		
Depreciation and amortization	8.613	6.984
Provisions for loan losses	35.327	34.136
Adjustments for financial investments at fair value	(12.816)	(12.918)
Loss attributable to investment in companies	(2.012)	84
Net gain on sale of foreclosed assets	(149)	53
(Gain) loss on sale of premises and equipment	382	7
(Gain) loss on sale of investments in companies	-	(6.259)
Write-off of foreclosed assets	566	190
Other charges (credits) not representing cash movement	(50.732)	(23.289)
Net change in interest, indexation & fees accrued on assets and liabilities	23.322	7.814
Changes in assets and liabilities affecting operating cash flows:		
(Increase) Net decrease in interbank loans	25.977	42.819
(Increase) Net decrease in loans and accounts receivable from customers	(292.448)	348.949
(Increase) Net decrease in trading and available for sale investments	52.083	184.394
Increase (decrease) in deposits and other liabilities payable on demand	22.495	(4.960)
Increase (decrease) in repurchase and resale agreements of securities	(144.660)	6.862
Increase(decrease) in saving accounts and time deposits	(270.933)	(191.592)
Increase (decrease) in interbank borrowings	62.807	31.545
Increase (decrease) in other financial obligations	(12.644)	(3.267)
Loans received from Banco Central de Chile (long term)	1.138.257	1.011.013
Repayment of loans received from Banco Central de Chile (long term)	(1.234.293)	(905.029)
Loans received from abroad at long term	765.615	1.044.190
Repayment of loans received from abroad at long term	(726.025)	(1.319.854)
Total cash flows (used in) provided by operating activities	(565.546)	278.594
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of premises and equipment	(8.437)	(15.302)
Sale of premises and equipment	2.770	(3.240)
Investment in companies	-	(3.622)
Sale of investments in companies	-	6.259
Dividends received from investments in companies	87	-
Proceeds from sale of foreclosed assets	537	335
Increase in other assets and liabilities	87.849	246.055
Total cash flows provided by investing activities	82.806	230.485
CASH FLOWS FROM FINANCING ACTIVITIES:		
Redemption of mortgage funding notes	(5.394)	(4.124)
Bonds issued	18.314	-
Redemption of bonds	(100.804)	8.319
Dividends paid	(50.695)	(46.464)
Total cash flows provided by (used in) financing activities	(138.579)	(60.637)
CHANGE IN CASH AND DUE FROM BANKS DURING THE PERIOD	(621.319)	**448.441**
CASH AND DUE FROM BANKS AT THE BEGINNING OF THE PERIOD	**1.309.091**	**793.240**
CASH AND DUE FROM BANKS AT THE END OF THE PERIOD	**687.772**	**1.241.681**

The accompanying notes form an integral part of these consolidated condensed financial statements

NOTE 1 – GENERAL INFORMATION

a) Information provided

Banco de Crédito e Inversiones or Banco BCI (the "Bank") is a corporation established in Chile and regulated by the Superintendencia de Bancos e Instituciones Financieras (SBIF). Its legal domicile is Avenida El Golf 125, Las Condes, Santiago. The Bank participates in all the businesses and operations permitted by the General Banking Law, being involved in retail, corporate and real-estate banking, large and medium-sized companies, private banking and asset management services.

b) Consolidated subsidiaries

The consolidated financial statements include the assets, liabilities and results from the Bank, its subsidiaries and the Miami branch, as follows:

	Stake			
	Direct		Indirect	
Company	2010	2009	2010	2009
	%	%	%	%
Análisis y Servicios S.A.	99,00	99,00	1,00	1,00
BCI Asset Management Administradora de Fondos S.A. ex – BCI Administradora de Fondos Mutuos S.A. (1)	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. ex – Genera Corredores de Seguro Ltda. (2)	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	0,10	0,10
BCI Administradora General de Fondos S.A.	99,90	99,90	0,10	0,10
Banco de Crédito e Inversiones Sucursal Miami	100,00	100,00	-	-
Servicio de Normalización y Cobranza Normaliza S.A. ex – Servicios de Cobranza Externa Ltda.	99,90	99,90	0,10	0,10
Incentivos y Promociones Limitada (3)	CE	CE	CE	CE
BCI Activos Inmobiliarios Fondo de Inversión Privado (2)	100,00	100,00	-	-
Fincorp Fondo de Inversión Privado (2)	100,00	100,00	-	-

(1) The Superintendency of Securities and Insurance, by its Resolution 164 dated on March 24, 2009, approved the amendment of statutes of the subsidiary BCI Administradora de Fondos Mutuos S.A., to become a general funds management company in accordance with Law 18,045, thus changing its name. On April 9, 2009 therefore, BCI Administradora de Fondos Mutuos S.A. became known as BCI Asset Management Administradora General de Fondos S.A.
(2) For consolidation purposes, BCI Administradora General de Fondos S.A. consolidates its results with BCI Activos Inmobiliarios Fondo de Inversión Privado and Fincorp Fondo de Inversión Privado.
(3) Special Purpose Vehicle that is in charge of the promotion of products of debit and credit cards. The Bank does not participate in the ownership of this company.

Inter-company balances and any unrealized income or expense arising from group inter-company transactions, are eliminated in the preparation of the consolidated financial statements. Unrealized income arising from transactions with companies whose investment is recorded according to the participation method is eliminated from the investment to the extent of the group's interest in the company in which it participates.

For consolidation purposes, the assets and liabilities of the Miami branch have been translated to Chilean pesos at the accounting exchange rate representation at the close of the period and the income-statement accounts at the average accounting exchange rate representation for each month.

NOTE 1.1– PRINCIPAL ACCOUNTING POLICIES

a) Basis of Preparation

The interim condensed consolidated financial statements of Banco BCI and subsidiaries as of March 31, 2009 and for the two periods then ended are the first consolidated financial statements prepared in accordance with the regulations and instructions issued by the Superintendency of Banks and Financial Institutions (SBIF) in its Compendium of Accounting Regulations (Compendium), issued on November 9, 2007.

In accordance with the Compendium of Accounting Regulations issued by the Superintendency of Banks and Financial Institutions (SBIF), the regulatory authority which, in accordance with Article 15 of the General Banking Law, establishes that banks should follow the accounting criteria established by the SBIF, and in all matters not covered by these and where not contrary to its instructions, should apply the generally accepted accounting criteria in accordance with the technical standards issued by the Chilean Institute of Accountants, which are generally consistent with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB) .

The information included in the interim consolidated condensed financial statements is unaudited but reflects all adjustments (consisting only of normal recurring adjustments), which are, in the opinion of management, necessary for a fair statement of the results for the interim periods presented. The results of these interim periods are not necessarily indicative of results for the entire year. The interim consolidated financial statements should be read in conjunction with the audited consolidated financial statements and notes as of December 31, 2009.

The acccounting policies and methods used in their elaboration are the same used in the preparation of the annual financial statements, except for changes described as follows:

Provisions:

According to instructions from the SBIF by Circular N° 3,489 dated December 29, 2009, during January of 2010, the Bank constituted provisions for loan losses related to free credit lines available, other credit commitments and other contingent credits, which implied to recognize an effect amounting Ch$ 5,189, in the shareholders' equity under retained earnings.

Along with the aforementioned, during the first half of 2010, the differential determined in the calculation of the provisions for loan losses will be recorded as additional provisions, in the case an increase in the provision is detected.

Additionally, the same regulation establishes that during July, 2010 a reversal of the increases during the January-July period in additional provisions will be carried out and recorded as provisions for contingent credits off balance.

NOTE 2 – FUTURE ACCOUNTING CHANGES

Effective as of January 1, 2010, in accordance with SBIF Circular nº 3,489 dated on December 29, 2009, the Bank should modify the percentages for assigning allowances for loans losses in the respective categories of debtors individually evaluated. As of the date of issuance of these financial statements, the Company is evaluating the effect of this change in the allowances that will be recognized in the income statement.

NOTA 3 – RELEVANT FACTS

a) Dividend distributions and capitalization of retained earnings.

The ordinary shareholders meeting held on March 30, 2010 approved, among other things, the distribution of the net income for 2009, amounting to MCh$160, 774, in the following manner:

- A dividend of Ch$500 per share among the total of 101,390,060 shares issued, which amounted to MCh$50,695.
- Cover the net loss resulting from the initial adjustments to the new standards recognized in the retained earnings amounting ChM$34, 949
- Transfer the balance of the net income amounting to ChM$75,130 to the reserve for future capitalizations.

b) Capital stock increase

On March 30, 2010, an extraordinary shareholders' meeting approved the following:

A capital stock increase amounting MCh$75,130 from retained earnings.

1) Capitalizing, without issuance of shares, an amount of MCh$45,438 and

2) Capitalizing a total amount of MCh$29,692 through the issuance of 1.716.095 paid-in shares.

As of December 31, 2009, the capital stock of the Bank according to its current statutes amounted to MCh$807,143 representing 101,390,060 shares of the same series and without nominal value. As a result of the approval of the increase in capital stock of the Bank, as of March 31, 2010, capital stock amounts to Ch$882,273 representing 103,106,155 shares of the same series and without nominal value. The paid-in shares issuance will be carried on when the Bank obtains the approval from the SBIF.

c) ISSUANCE OF BONDS

During the period ended March 31, 2010 the following current bond were issued:

- On March 23, 2010, a bond series AA was issued for a total amount of UF 100,000 to a 3.02% Internal Rate of Return ("IRR") whose maturity will be on July 1, 2014.

During the period ended March 31, 2010 the following subordinated bonds were issued:

- On March 30, 2010, a bond series AC2 was issued for a total amount of UF 1,000,000 to a 4.6% IRR whose maturity will be on March 1, 2040.

- On March 30, 2010, a bond series AC was issued for a total amount of UF 6,000,000 divided in two subseries AC1 and AC2, each one amounting UF 3,000,000 whose maturity will be on March 1, 2040.

NOTE 4 – OPERATING SEGMENTS

The report by segments is determined by the Bank on the basis of the different business units which are mainly differentiated by their risks and returns. These are:

Corporate Area	: Large corporations with annual sales of over Unidad de Fomento ("UF") (50,000. Include mainly commercial foreign trade finance, leasing, real-estate companies and derivative instruments.
Retail Area	: Individuals and SMEs, with sales up to UF 50.000 and the Consumer Division.
Finance	: Trading operations and management of the Bank's balance.
Subsidiaries	: Include the following subsidiaries: Bci Factoring S.A., BCI Asset Management Administradora General de Fondos S.A., BCI Corredores de Seguros S.A., BCI Administradora General de Fondos S.A., BCI Corredor de Bolsa S.A., BCI Asesoría Financiera S.A. and BCI Securitizadora S.A.

The performance of these commercial areas is measured with the concepts presented in this note, which in turn are based on the accounting principles applied in the Bank's consolidated statement of operating income.

The allocation of expenses to the different segments is basically carried out in 3 stages:

Direct expenses: Corresponding to the expenses allocated directly to each of the cost centers of every segment area, which are clearly recognizable, e.g. staff expenses, extra expenses and depreciation.

Indirect expenses (assignment of centralized expenses): centralized expenses that are booked in a common costs center to the lines of expenses and which, according to the Bank's policy, are distributed between the different cost centers, e.g. telephone expenses which are distributed according to the number of staff per department, goals bonuses as a function of historic behavior, etc.

Expenses of support managements: these are assigned as a function of the costs in time and resources that come from the different segments based on the requirements provided to support managements. These expenses are previously defined and agreed for each of those involved (customers and support managements).

a) Operating Income

	March 31, 2010				
	Corporate	**Retail**	**Finances**	**Subsidiaries & others**	**Consolidated**
	MCH$	**MCH$**	**MCH$**	**MCH$**	**MCH$**
Net interest income	32.858	54.839	28.648	92	116.437
Net fee income	7.088	13.932	(673)	13.699	34.046
Other operating revenue	4.887	412	8.052	13.705	27.056
Operating income	44.833	69.183	36.027	27.496	177.539
Provisions for loan losses	(16.001)	(18.679)	(47)	(600)	(35.327)
Operating income, net of provisions	28.832	50.504	35.980	26.896	142.212
Total operating expenses	(15.233)	(48.863)	(5.265)	(21.082)	(90.443)
NET OPERATING INCOME	13.599	1.641	30.715	(5.814)	51.769
Gain attributable to investments in Companies	-	-	-	2.012	2.012
Income before income tax	13.599	1.641	30.715	7.826	53.781
Income tax	(2.311)	(279)	(5.222)	(245)	(8.057)
CONSOLIDATED NET INCOME FOR PERIOD	11.288	1.362	25.493	7.581	45.724

NOTE 4 – OPERATING SEGMENTS (CONTINUED)

	March 31, 2009				
	Corporate	**Retail**	**Finance**	**Subsidiaries and others**	**Consolidated**
	MCh$	**MCh$**	**MCh$**	**MCh$**	**MCh$**
Net Interest Income	37.560	53.410	(14.695)	6.903	83.178
Net Fee Income	5.795	12.296	14	9.457	27.562
Other Operating Revenue	4.386	14	16.199	10.370	30.969

Operating Income	**47.741**	**65.720**	**1.518**	**26.730**	**141.709**
Provisions for loan losses	(9.328)	(21.920)	44	(2.932)	(34.136)
Operating Income, net of provisions	**38.413**	**43.800**	**1.562**	**23.798**	**107.573**
Total Operating Expenses	**(14.255)**	**(45.417)**	**(4.113)**	**(8.702)**	**(72.487)**
NET OPERATING INCOME	**24.158**	**(1.617)**	**(2.551)**	**15.096**	**35.086**
Loss attributable to investments in other companies	-	-	-	(84)	(84)
Income before Income Tax	**24.158**	**(1.617)**	**(2.551)**	**15.012**	**35.002**
Income Tax	(4.107)	275	434	(4.776)	(8.174)
CONSOLIDATED NET INCOME FOR THE PERIOD	**20.051**	**(1.342)**	**(2.117)**	**10.236**	**26.828**

b) Business volumes

	As of and for the three month period ended March 31, 2010				
	Corporate	**Retail**	**Finance**	**Subsidiaries and others**	**Consolidated**
ASSETS	**5.572.680**	**4.344.846**	**2.513.639**	**226.245**	**12.657.410**
LIABILITIES AND SHAREHOLDER'S EQUITY	**5.561.393**	**4.343.484**	**2.488.145**	**218.664**	**12.611.686**
NET INCOME	**11.288**	**1.362**	**25.493**	**7.581**	**45.724**

	As of and for the three month period ended March 31, 2009				
	Corporate	**Retail**	**Finance**	**Subsidiaries and others**	**Consolidated**
ASSETS	**5.528.325**	**3.896.863**	**2.936.754**	**179.587**	**12.541.529**
LIABILITIES AND SHAREHOLDER'S EQUITY	**5.508.274**	**3.898.205**	**2.938.871**	**169.351**	**12.514.701**
NET INCOME	**20.051**	**(1.342)**	**(2.117)**	**10.236**	**26.828**

NOTE 5 – CASH AND DUE FROM BANKS

a) The balances included in cash and due from banks, and their reconciliation with the statement of cash flows at the end of each period, are as follows:

	As of March 31 2010 MCh$	As of December 31 2009 MCh$
Cash and due from banks		
Cash	225.539	185.051
Deposits with Central Bank of Chile	73.077	332.742
Deposits with domestic banks	3.789	1.863
Foreign deposits	111.659	350.718
Sub total – Cash and due from banks	414.064	870.374
Items in the course of collection from banks	124.677	228.458
Highly-liquid financial instruments	12.141	109.465
Securities purchased under resale agreements	136.890	33.384
Total cash and due from banks	**687.772**	**1.241.681**

The volume of funds in cash and with the Central Bank of Chile reflects reserve requirements that the Bank has to maintain at monthly average levels.

b) Items in the course of collection from banks

The following is the detail of these operations:

	March 31 2010 MCH$	December 31 2009 MCH$
Assets		
Due from banks (interbank)	136.629	104.795
Funds receivable	230.777	323.677
Subtotal assets	367.406	428.472
Liabilities		
Funds payable	242.729	200.014
Subtotal liabilities	242.729	200.014
Items in the course of collection from banks, net	**124.677**	**228.458**

NOTE 6 - SEASONALITY

Derived from the line of its business, the Bank was not affected by seasonality in its earnings.

NOTE 7 – BUSINESS COMBINATIONS OR CHANGES IN THE COMPANY'S STRUCTURE

During the periods ended March 31, 2010 and 2009 the Company has not been engaged in any business combination.

NOTE 8 – PREMISES AND EQUIPMENT

a) As of March 31, 2010 and December 31, 2009, the composition and changes in fixed assets are as follows:

	Land & buildings	Equipment	Others	Total
	ChM$	ChM$	ChM$	ChM$
As of December 31, 2010				
Balance as of January 1, 2010	171.065	85.519	45.073	302.657
Additions	2.394	2.160	3.570	8.124
Disposals	(34)	(1.384)	(39)	(1.457)
Transfers	(856)	(287)	(1.334)	(2.477)
Others	**172.569**	**87.008**	**47.270**	**306.847**
Gross balance as of March 31, 2010				
Accumulated depreciation	(22.163)	(63.013)	(18.579)	(103.755)
Impairment	-	-	-	-
Balance as of March 31, 2010	**150.406**	**23.995**	**28.691**	**203.092**

	Land & buildings	Equipment	Others	Total
	ChM$	ChM$	ChM$	ChM$
As of December 31, 2009				
Balance as of January 1, 2009	170.511	74.324	51.238	296.073
Additions	25.147	13.657	6.800	45.604
Disposals	(260)	(40)	(642)	(942)
Transfers	(24.333)	(1.422)	(12.323)	(38.078)
Others	**171.065**	**86.519**	**45.073**	**302.657**
Gross balance as of December 31, 2009				
Accumulated depreciation	(20.484)	(61.659)	(17.874)	(100.017)
Impairment	-	-	-	-
Balance as of December 31, 2009	**150.581**	**24.860**	**27.199**	**202.640**

NOTE 8 - PREMISES AND EQUIPMENT (continued)

b) As of March 31, 2010 and December 2009 the Bank has no operative leasing contracts.

c) As of March 31, 2010 and December 31, 2009 the Bank has financial leasing contracts that cannot be terminated unilaterally. Future payments are detailed as follows:

Future payments under financial leases

	Up to 1 year	1 to 5 years	More than 5 years	Total
At March 31, 2010	172	850	51	1.073
At December 31, 2009	170	852	85	1.107

The balances of premises and equipment subject to financial leases as of March 31, 2010 amounted to ChM$ 1,710 (ChM$ 1,446 in December 31, 2009) are presented as part of "others" under the caption premises and equipment.

NOTE 9 – DEPRECIATION, AMORTIZATION AND IMPAIRMENT

a) Amounts corresponding to charges in results due to depreciations and amortizations during the periods ended March 31, 2010 and 2009 are detailed as follows:

	As of March 31	
	2010	2009
	MCH$	MCH$
Depreciation and amortization		
Depreciation of fixed assets	4.835	3.340
Impairment from fixed assets		
Amortization of intangible assets	3.778	3.644
Impairment of intangible assets		
Balances as of December 31	**8.613**	**6.984**

The Bank did not recognize any charge for impairment for the periods ended March 31, 2010 and 2009.

b) The reconciliation between values as of January 1,2010 and 2009) and balances as of March 31, 2010 and 2009 is the following:

	Premises and equipment	Intangible assets	Total	Premises and equipment	Intangible assets	Total
Balances as of January 1	100.017	29.494	129.511	86.649	19.924	106.573
Charges by depreciation, amortization and impairment during the period	4.835	3.778	8.613	13.368	13.529	26.897
Disposals and sales during the period	(1.097)		(1.097)	(3.959)		(3.959)
Balances as of December 31 and March 31.	**103.755**	**33.272**	**137.027**	**100.017**	**29.494**	**129.511**

NOTE 10 - CURRENT AND DEFERRED INCOME TAX

(a) Current income taxes

The provision is presented net from receivable taxes, according to the following detail:

	March 31 2010 MCH$	December 31 2009 MCH$
Income tax (tax rate 17%)	(38.389)	(28.102)
Single income tax, rate 35%	(217)	(210)
Less:		
Monthly provisional income tax payments (PPM)	31.024	28.785
PPM for accumulated losses Article 31, subsection 3		
Credit for training expenses	752	792
Credit for acquisition of premises and equipment	24	24
Credit for donations	724	493
Others	4.680	3.055
Total	**(1.402)**	**4.837**

(b) Income tax expense

The effect of the tax charge for and the periods ended March 31, 2010 and 2009 comprises the following concepts:

	As of March 31 2010 MCH$	As of March 31 2009 MCH$
Income tax charge:		
Current income tax	(12.138)	(28.588)
Credit (charge) for deferred taxes:		
Origination & reversal of timing differences	4.092	20.513
Subtotal	(8.046)	(8.075)
Disallowed expenses tax Article 21	(11)	(99)
Net charge (credit) to income statement	(8.057)	(8.174)

NOTE 10 - CURRENT AND DEFERRED INCOME TAX (continued)

(c) Reconciliation of the effective tax rate

The following is the reconciliation of the income tax rate with the effective rate applied in determining the tax charge for the periods ended March 31, 2010 and 2009:

	31-03-2010		31-03 -2009	
	Tax rate	**Amount**	**Tax rate**	**Amount**
	%	**MCH$**	**%**	**MCH$**
Pre-tax income		53.781		35.002
Statutory income tax rate	17.00		17,00	5.950
Tax effect of non-deductible expenses in calculation of taxable income		9.143		
Permanent differences	(1.10)	(591)	-	-
Special tax (disallowed expenses)		2	0,28	99
(Loss) gain attributable to investments in companies	(0.07)	(36)	6,24	2.168
Other tax effects				
Others	(0.85)	(461)	(0,17)	(59)
Effective rate & income tax charge	**14.98**	**8.057**	**23,35**	**8.174**

The effective income tax rate for the three month periods ended March 31, 2010 and 2009 is 14.98% and 16.01 %, respectively.

(d) Effect of deferred taxes on other comprehensive income

The deferred income tax recognized in other comprehensive income is analyzed as follows:

	March 31 2010	December 31 2009
	MCH$	**MCH$**
Financial investments available for sale	(2.850)	(3.132)
Total charge (credit) in other comprehensive income	(2.850)	(3.132)

NOTE 11 – DEBT INSTRUMENTS ISSUED AND OTHER FINANCIAL OBLIGATIONS

The composition of this heading as of March 31, 2010 and December 31, 2009 is as follows (See Note 3) c.):

	As of March 31 2010 MCH$	As of December 31 2009 MCH$
Other financial obligations:		
Obligations with public sector	63.385	74.260
Other obligations in Chile	17.982	20.309
Obligations abroad	2.353	1.567
Total	**83.720**	**96.136**

	As of March 31 2010 MCH$	As of December 31 2009 MCH$
Debt instruments issued:		
Mortgage-funding notes	163.382	170.711
Bonds	350.297	449.704
Subordinated bonds	398.598	376.187
Total	**912.277**	**996.602**

NOTE 11 DEBT INSTRUMENTS ISSUED AND OTHER FINANCIAL OBLIGATIONS (continued)

The detail as of March 31, 2010 of straight and subordinated bonds is as follows:

Serie	Principal in UF	Issuance date	Maturity date	Average interest rate	Balance due stated in UF	Balance due Ch $ millions
Straight Bonds						
SERIE_V	5.000.000,00	01-06-2007	01-06-2012	3,47%	4.976.841	104.506
SERIE_X	5.000.000,00	01-06-2007	01-06-2017	3,80%	4.789.179	100.566
SERIE_AA	10.000.000,00	01-07-2008	01-07-2014	4,06%	6.212.046	130.444
SERIE_AB	10.000.000,00	01-07-2008	01-07-2018	4,35%	703.904	14.781
SUBTOTAL					**16.681.970**	**350.297**
Subordinated bonds	Principal in UF	Issuance date	Maturity date	Average interest rate	Balance due UF	Balance due CH $ millions
SERIE_C y D	1.000.000,00	01-12-1995	01-12-2016	7,15%	1.113.244	23.376
SERIE_E	1.500.000,00	01-11-1997	01-11-2018	7,36%	1.016.438	21.344
SERIE_F	1.200.000,00	01-05-1999	01-05-2024	7,75%	939.500	19.728
SERIE_G	400.000,00	01-05-1999	01-05-2025	7,95%	321.118	6.743
SERIE_L	1.200.000,00	01-10-2001	01-10-2026	6,38%	1.072.729	22.526
SERIE_M	1.800.000,00	01-10-2001	01-10-2027	6,45%	1.618.168	33.979
SERIE_N	1.500.000,00	01-06-2004	01-06-2029	5,17%	1.423.050	29.882
SERIE_O	1.500.000,00	01-06-2004	01-06-2030	3,99%	1.412.025	29.650
SERIE_R	1.500.000,00	01-06-2005	01-06-2038	4,70%	526.020	11.046
SERIE_S	2.000.000,00	01-12-2005	01-12-2030	4,86%	1.864.974	39.162
SERIE_T	2.000.000,00	01-12-2005	01-12-2031	4,44%	1.925.345	40.429
SERIE_U	2.000.000,00	01-06-2007	01-06-2032	4,21%	1.853.337	38.917
SERIE_W	4.000.000,00	01-06-2008	01-06-2036	4,05%	1.414.434	29.702
SERIE_Y	4.000.000,00	01-12-2007	01-12-2030	4,25%	1.691.227	35.513
SERIE_AC	6.000.000,00	01-03-2010	01-03-2040	4,60%	790.569	16.601
SUBTOTAL					**18.191.610**	**398.598**
Total					**34.873.581**	**748.895**

NOTE 12 – PROVISIONS

a) The composition of this heading is as follows:

	As of March 31, 2010	As of December 31, 2009
	MCH$	MCH$
Provisions for staff benefits and remuneration	7.229	15.215
Provisions for minimun dividends	13.717	48.232
Provisions for contingent credit risks	5.007	4.800
Provisions for contingencies	39.370	23.891
Provisions for country risk	766	885
Total	**66.089**	**93.023**

b) Movement in provisions and allowances as of March 31, 2010 and December 31, 2009 are described as follows:

	PROVISIONS FOR					
	Staff benefits & remuneration	Provision for minimun dividends	Contingent credit risk	Provisions for contingencies	Provisions for country risk	Total
	MCH$	MCH$	MCH$	MCH$	MCH$	MCH$
Balances as of January 1, 2009	12.820	45.617	3.200	36.145	1.775	99.557
Allocated Provisions	12.182	2.615	1.600	2.741	-	19.138
Cancellation of provisions	(9.787)	-	-	-	-	(9.787)
Release of provisions	-	-	-	(14.995)	(890)	(15.885)
Other movements	-	-	-	-	-	-
Balances as of March 31, 2009	**15.215**	**48.232**	**4.800**	**23.891**	**885**	**93.023**
Balances as of January 1, 2010	15.215	48.232	4.800	23.891	885	93.023
Allocated Provisions	2.588	13.717	207	16.487	-	32.999
Cancellation of provisions	(10.574)	-	-	-	-	(10.574)
Release of provision	-	(48.232)	-	(1.008)	(119)	(49.359)
Balances as of March 31, 2010	**7.229**	**13.717**	**5.007**	**39.370**	**766**	**66.089**

NOTE 12 - PROVISIONS (continued)

c) Provisions for staff benefits and remuneration

	As of March 31, 2010	As of December 31, 2009
	Ch$ millions	**Ch$ millions**
Provision for other staff benefits	2.341	8.825
Provision for vacations	4.888	6.390
Others	-	-
Total	**7.229**	**15.215**

The provision for other staff benefits reflects bonuses related to compliance of goals which will be paid in the following year.

NOTE 13 – COMMITMENTS AND CONTINGENCIES

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

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

	As of March, 31 2010	As of December 31, 2009
CONTINGENT CREDITS	**MCH$**	**MCH$**
Guarantees		
Guarantees in Chilean currency	-	-
Guarantees in foreign currency	181.986	176.989
Confirmed foreign letters of credit	5.483	15.260
Documentary letters of credit issued	106.354	84.689
Performance bonds		
Performance bonds in Chilean currency	460.877	437.925
Performance bonds in foreign currency	94.799	86.316
Interbank letters of guarantee	-	-
Immediately available lines of credit	1.656.856	1.613.663
Other credit commitments		
Loans for further education Law 20,027	66.697	-
Others	146.072	104.115
Other contingent credits	-	-
OPERATIONS ON BEHALF OF THIRD PARTIES		
Collections		
Foreign collections	88.152	79.770
Domestic collections	86.546	85.866
SECURITIES IN CUSTODY		
Securities held by the Bank in custody	503.655	498.645
Total	**3.397.477**	**3.183.238**

b) Lawsuits and legal actions

The Bank and its subsidiaries have pending various legal demands 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 therefore not considered it necessary to make an additional provision to that already made for these contingencies

c) Guarantees granted for operations

- Direct Commitments

As of March 31, 2010, BCI Corredor de Bolsa S.A. has guaranteed commitments for Stock repos on Bolsa de Comercio de Santiago, Bolsa de Valores, amounting to MCh$ 36, 982.

As of March 31, 2010, BCI Corredor de Bolsa S.A. has given guarantees for correct compliance of SCL system operations settlements on Bolsa de Comercio de Santiago, Bolsade Valores, amounting to MCh$ 706.

NOTE 13 - COMMITMENTS AND CONTINGENCIES (continued)

As of March 31, 2010, the company has granted guarantees abroad for international market transactions amounting to MCh$ 53.

As of March 31, 2010, BCI Corredor de Bolsa S.A. has guarantees for loan operations and short selling in Bolsa de Comercio de Santiago, Bolsa de Valores amountig to MCh$ 4,393.

- Business guarantees

As of March 31, 2010, BCI Corredor de Bolsa S.A. has constituted a guarantee to the sum of UF 20,000 for compliance with the provisions of Article 30 of Law 18,045, which is to ensure the correct and faithful compliance of all its obligations as a securities intermediary and whose beneficiaries are the present and future creditors having operations with the stockbrokerage firm. This guarantee is in the form of a policy contracted on August 19, 2009, No.027051 and expiring on August 19, 2010, with Compañía de Seguros Mapfre Garantía y Crédito, with Bolsa de Comercio de Santiago, Bolsa de Valores, being the representative of the possible beneficiary creditors.

- Insurance for staff loyalty

As of March 31, 2010, BCI Corredor de Bolsa S.A. has an insurance policy with BCI Corredores de Seguros S.A., which covers Banco Crédito e Inversiones and its subsidiaries by an Integral Bank Policy No.1072133 contracted from November 30, 2009 to November 30, 2010, amounting to UF 150,000.

d) Contingent credits and liabilities

In order to satisfy the needs of its customers, the Bank has acquired various irrevocable commitments and contingent obligations, these obligations are not shown in the balance sheet, they contain credit risks and are therefore part of the Bank's global risk.

The following table shows the contractual amounts from operations that commit the Bank to providing loans and the amount of the allowances created for the assumed credit risk:

	March 31	December 31
	2010	2009
	MCH$	MCH$
Guarantees	181.986	176.989
Documentary letters of credit	106.354	84.689
Bid Bonds	555.676	524.241
Amounts available to credit-card holders	803.575	753.200
Allocated Provisiones	(5.007)	(4.800)
Total	**1.642.584**	**1.534.319**

NOTE 14 – STOCKHOLDERS' EQUITY

a) Share capital

As of March 31, 2010 and December 31, 2009, the Bank respectively presents authorization for the issuance of 103,106,155and 101.390.060 subscribed and paid shares with the same series and without nominal value.

Changes in stockholders' equity were as follows:

	Common Shares	
	March 31, 2010	December 31, 2009
	Number	Number
Issued at January 1	101.390.060	98.860.310
Issue of shares paid		2.529.750
Issue of shares due		-
Exercised stock options		-
Total issued	101.390.060	101.390.060

In an extraordinary shareholders' meeting held on March 30, 2010, 1.716.095 paid-in shares were issued. See Note 3.

b) Dividends

During the periods ended March 31, 2010 and 2009, the following dividends were declared and paid by the Bank:

	As of March 31	
	2010	2009
	$	$
Dividends per common share	500	470

c) The composition of diluted earnings and basic earnings is as follows:

	As of March 31	
	2010	2009
	$	$
Basic earnings per share	451	271
Dilued earnings per share	451	271

NOTE 14 – STOCKHOLDERS' EQUITY (continued)

d) Base capital and effective shareholders' equity as of March 31, 2010 and December 31, 2009 are presented as follows:

	Consolidated assets		Risk-weighted assets	
	March 2010 MCh$	**December 2009 MCh$**	**March 2010 MCh$**	**December 2009 MCh$**
Balance sheet assets (net of provisions)				
Cash and deposits from banks	414.064	1.037.783	-	-
Trading operations pending settlement	367.406	439.661	113.431	169.992
Securities held for trading	848.075	844.146	122.586	136.278
Investments purchased under agreements to resell	136.890	100.001	136.890	100.001
Derivative instruments	358.103	333.395	246.095	276.067
Loans and receivables from banks	114.738	140.781	114.738	124.781
Credits and accounts receivable from clients	8.860.883	8.602.991	8.152.145	7.910.423
Available-for-sale investment securities	1.027.141	1.107.152	477.614	435.869
Held-to-maturity investment securities	-	-	-	-
Investments in other companies	63.016	57.085	63.016	57.085
Intangibles assets	78.661	78.923	73.224	73.099
Premises and equipment	203.092	202.640	203.092	202.640
Income taxes	37.305	33.376	8.030	7.265
Deferred taxes	28.642	23.963	2.864	2.396
Other assets	156.699	148.164	119.919	88.502
Off-balance sheet assets		-		-
Contingent loans	1.461.955	801.041	877.173	480.625
Additions and Deductions	(28.363)	23.122		
Total risk-weighted assets	**14.128.307**	**13.974.224**	**10.710.817**	**10.065.023**

	Amount		Ratio	
	2010 MCh$	**2009 MCh$**	**2010 %**	**2009 %**
Base capital	915.543	896.150	6,48	6,41
Effective shareholder's equity	1.268.872	1.213.274	11,85	12,05

NOTE 15 – PROVISION FOR CREDIT IMPAIRMENT

Changes recognized for the three month periods ended March 31, 2010 and 2009 to theincome statements due to provisions and impairments are explained as follows:

For the period ended March 31, 2010	Due from banks	Loans and receivables to customers Commercial Loans	Mortgage Loans	Consumer Loans	Contingent Loans	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Provisioning:						
Individual provision	-	13.224	-	-	4.740	**17.964**
Collective Provision	-	14.133	6.496	36.367	287	**57.283**
Result from provisioning	**-**	**27.357**	**6.496**	**36.367**	**5.027**	**75.247**
Impairment charges:						
Individual Impairment	-	-	-	-	-	**-**
Collective Impairment	-	-	-	-	-	**-**
Result from impairments	**-**	**-**	**-**	**-**	**-**	**-**
Release of provision:						
Individual Provision	(31)	(3.067)	-	-	-	**(3.098)**
Colllective Provision	-	(5.148)	(5.240)	(20.282)	-	**(30.670)**
Income from release of provisions	**(31)**	**(8.215)**	**(5.240)**	**(20.282)**	**-**	**(33.768)**
Recovery of written- off assets	-	(2.679)	-	(3.473)	-	**(6.152)**
Impairment Reversal						
Net provisions for loan losses	**(31)**	**16.463**	**1.256**	**12.612**	**5.027**	**35.327**

NOTE 15 – PROVISION FOR CREDIT IMPAIRMENT (continued)

For the period ended March 31, 2009	Due from banks	Loans and receivables to customers: Commercial Loans	Loans and receivables to customers: Mortgage Loans	Loans and receivables to customers: Consumer Loans	Contingent Loans	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCH$
Provisioning:						
Individual provision	-	11.261	-	-	67	**11.328**
Collective Provision	-	12.360	250	24.271	1	**36.882**
Result from provisioning	**-**	**23.621**	**250**	**24.271**	**68**	**48.210**
Impairment charges:						
Individual Impairment	-	-	-	-	-	-
Collective Impairment	-	-	-	-	-	-
Result from impairments	**-**	**-**	**-**	**-**	**-**	**-**
Release of provision:						
Individual Provision	(36)	(1.533)	-	-	(150)	**(1.719)**
Colllective Provision	-	(5.502)	-	(2.319)	(18)	**(7.839)**
Income from release of provisions	**(36)**	**(7.035)**	**-**	**(2.319)**	**(168)**	**(9.558)**
Recovery of written-off assets	-	(1.035)	-	(3.481)	-	**(4.516)**
Impairment Reversal						
Net provisions for credit risk	**(36)**	**15.551**	**250**	**18.471**	**(100)**	**34.136**

NOTE 16 – TRANSACTIONS WITH RELATED PARTIES

a) Credits with related parties

Credits and accounts receivable, contingent loans and trading and available for sale investements with related parties are presented as follows:

	March 31, 2010			December 31, 2009		
	Producing Companies MCh$	Investment Companies MCh$	Individuals MCh$	Producing Companies MCh$	Investment Companies MCh$	Individuals MCh$
Credits and accounts receivable:						
Commercial Loans	103.360	11.299	3.499	107.323	13.195	2.948
Mortgage Loans	-	-	10.426	-	-	9.717
Consumer Loans	-	-	822	-	-	903
Gross loans	**103.360**	**11.299**	**14.747**	**107.323**	**13.195**	**13.568**
Provisions for oan losses	(4.467)	(68)	(62)	(4.322)	(78)	(48)
Net loans	**98.893**	**11.231**	**14.685**	**103.001**	**13.117**	**13.520**
Contingent Loans	3.152	-	-	2.817	-	-
Total contingents loans	**3.152**	-	-	**2.817**	**-**	-
Provisions for contingent loans	(112)					
Net contingent loans	**3.040**	**-**	**-**	**2.817**	**-**	**-**
Instruments acquired:						
For trading	-	-	-	-	-	-
For investment	287	-	-	307	-	-
Total instruments acquired	**287**	**-**	**-**	**307**	**-**	-

NOTE 16 - TRANSACTIONS WITH RELATED PARTIES (continued)

b) Other transactions with related parties

For the periods ended March 31, 2010 and 2009, the bank entered into the following transactions in excess of UF 1.000 with related parties:

Company	Description	Transaction amount	Credit (debit) to income	
			Income	Expense
		MCh$	MCh$	MCh$
March 31, 2010				
Artikos Chile S.A	Procurement Service	112	112	
Bolsa de Comercio de Santiago	Terminal lease	7	7	
Centro de automatizado S.A.	Clearing Services	31	31	
Compañía de Formularios Continuos Jordan (Chile) S.A.	Printing forms	645	645	
Operadoras de Tarjetas de Crédito Nexus S.A.	Card Processing	767	767	
Redbanc S.A.	ATM Operation	248	248	
Servipag Ltda.	Collection and service payments	999	999	
Transbank S.A.	Credit card management	1.216	1.216	4.554
Vigamil S.A.C.	Printing forms	-	-	
Viña Morandé S.A.	Purchase of inputs	4	4	
March 31, 2009				
Artikos Chile S.A	Procurement Service	65	65	
Bolsa de Comercio de Santiago	Terminal lease	33	33	
Centro de automatizado S.A.	Clearing Services	78	78	
Compañía de Formularios Continuos Jordan (Chile) S.A.	Printing forms	507	507	
Operadoras de Tarjetas de Crédito Nexus S.A.	Card Processing	766	766	
Redbanc S.A.	ATM Operation	917	917	
Servipag Ltda.	Collection and service payments	1.570	1.570	
Transbank S.A.	Credit card management	1.282	1.282	4.050
Vigamil S.A.C.	Printing forms	42	42	
Viña Morandé S.A.	Purchase of inputs	5	5	

The conditions in which these transactions were performed were the same offered by the market at that time.

NOTE 16 - TRANSACTIONS WITH RELATED PARTIES (continued)

c) Other assets and liabilities with related parties

	As of March 31 2010 MCh$	As of December 31 2009 MCh$
Assets		
Derivative financial instruments	-	-
Other assets	-	-
LIABILITIES		
Derivative financial instruments	34.569	33.025
Demand deposits	25.785	43.495
Other deposits	-	-
Other liabilities	-	-

d) Trading income (loss) with related parties

		For the periods ended March 31,			
		2010		2009	
Type of income or expense recognized	**Entity**	**Incomes MCh$**	**Expenses MCh$**	**Incomes MCh$**	**Expenses MCh$**
Income and expenditure (net)	Various	1.412	(94)	222	(315)
Operating Expenses	Business line Support Companies	4.554	(4.029)	4.050	(5.265)
Total		**5.966**	**(4.123)**	**4.272**	(5.580)

e) Payments to Board of Directors and key management personnel

Salaries received by the key personnel correspond to the following categories:

	For the periods ended March 31, 2010 MCh$	2009 MCh$
Short-term benefits to employees (*)	1.163	1.158
Post-employment benefits	-	-
Other long-term benefits	-	-
Contract Termination	648	175
Stock-based Payment	-	-
Total	**1.811**	**1.333**

(*) For the period ended March 31, 2010, the total cost corresponding to the Board of Directors of the Bank amounted to MCH$ 537 (MCh$ 574 for the period ended March 31, 2009)

NOTE 16 - TRANSACTIONS WITH RELATED PARTIES (continued)

f) Investment s in related parties

The Bank has the following investments in related parties:

Society	Investment March 31, 2010	Investment December 31, 2009
	%	%
Redbanc S.A.	12,71	12,71
Servipag Ltda.	50,00	50,00
Combanc S.A.	11,52	11,52
Transbank S.A.	8,72	8,72
Nexus S.A.	12,9	12,9
Artikos Chile S.A.	50,00	50,00
AFT S.A.	20,00	20,00
Centro de Compensación Automático ACH Chile	33,33	33,33
Sociedad Interbancaria de Depósitos de Valores S.A.	7,03	7,03
Credicorp Ltda.	1,74	1,74

g) Key personnel

As of March 31, 2010, key personnel of the Bank is analyzed as follows:

Cargo	Number of key executives
Director	9
General Manager	9
Division and area managers	18
Total	**36**

h) Transactions with key personnel

	As of and for the periods ended March 31, 2010			2009		
	Debt Balance	Total income	Income received by key executives	Debt balance	Total income	Income received by key executives
	MM$	MM$	MM$	MM$	MM$	MM$
Credit cards and other benefits	254	144.727	5	90	136.418	5
Mortgage loans	1.309	24.515	11	1.429	(19.228)	(19)
Guarantees	1.352	-	-	1.384	-	-
Others	-	-	-	-	-	-
Total	**2.915**	**169.242**	**16**	**2.903**	**117.190**	**(14)**

NOTE 16 - TRANSACTIONS WITH RELATED PARTIES (continued)

The Bank as of March 31 presents the following related contracts:

N°	Related	Service related	Concept	Description of the contract	Term	Condition
1	Bolsa de Comercio de Santiago	Processing of the stock market system, which operates with Bci Corredora de bolsa	Terminal lease	Software called stock market management is contracted	Indefinite	Automatic renovation
2	Centro de automatizado S.A. (CCA)	Electronic Clearing house	Clearing Services	Participation and incorporation to the electronic transference center to facilitate the materialization of the operations of transference of the bank's funds. The Bank operates in cet like ifo (original banking institution) and like IFRS (receiving banking institution)	Indefinite	Automatic renovation for 1 year
3	Compañía de Formularios Continuos Jordan (Chile) S.A.	Print servers, preparation of checkbooks	Printing forms	The special printing services of basic listings printing, special forms, and valuables as checks are contracted.	Indefinite	Automatic renovation for 1 year
4	Operadoras de Tarjetas de Crédito Nexus S.A.	Processing operations of credit card (issuing role)	Card Processing	Operation of credit cards MASTERCARD, VISA and CARD DEBIT in relation to the processing of the issuing role	Indefinite	Automatic renovation for 3 years.
5	Redbanc S.A.	Administration of operations of ATM's;Redcompra and RBI	ATM Operation	The society in its fulfillment of its social commitment will offer its clients or users, the service of electronic transference of data through automatic tellers or other real or virtual electronic means.	Indefinite	Automatic renovation for 3 years.
6	Servipag Ltda.	Collection and payment of services, check payment and reception of deposits and administration of our service of cash	Collection and service payments	The resolution service of collection transactions done in bci tellers in order to process clients transactions is contracted.	Indefinite	Automatic renovation
7	Transbank S.A.	Processing operations of credit card (acquiring role)	Credit card management	Benefit of services of the VISA credit card, mastercard in relation to the acquiring role	Indefinite	Automatic renovation for 2 years.
8	Vigamil S.A.C.	Supplier of envelopes and forms	Printing forms	Occasional purchases	it does not apply	it does not apply
9	Viña Morandé S.A.	It is not a regular supplier	Purchase of supplies	Occasional purchases	it does not apply	it does not apply
10	Artikos Chile S.A.	Portal of purchases and logistic services	Purchase of supplies	Services of electronic purchase of goods and/or logistic services.	Indefinite	Automatic renovation for 1 year.

NOTE 17 – SUBSEQUENT EVENTS

A) Estimated impact in income statement as a result of the earthquake ocurred on February 27, 2010.

The preliminar adverse estimated impact in the comercial, retail and consumer loans of the Bank amounts to MM$ 14.083

B) Expenses and reimbursements.

The Bank incurred in several reimbursements to provide help to the community in the most affected zones of the country, amounting UF 47.476.

Expenses incurred derived from damages to premises and equipment, after deducting the income received from insurances, amounted UF 32.505.

Fernando Vallejos Vásquez	**Lionel Olavarría Leyton**
Accounting Manager	***General Manager***