BANCO DE CREDITO E INVERSIONES,
MIAMI BRANCH AND SUBSIDIARIES

Unaudited interim condensed consolidated financial statements
(Translation from the origin in Spanish)

September 30, 2010 and 2009

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PRICEWATERHOUSECOOPERS

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BANCO DE CREDITO E INVERSIONES, MIAMI BRANCH AND SUBSIDIARIES
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

	Notes	September 30, 2010	December 31, 2009
		MCh$	MCh$
ASSETS			
Cash and due from banks	5	626,903	1,037,783
Items in the course of collection from banks	5	373,071	439,661
Trading investments		930,433	844,146
Securities purchased under resale agreements	5	96,886	100,001
Derivative financial instruments		434,634	333,395
Interbank loans		136,110	140,781
Loans and accounts receivable with clients, net		9,067.460	8,602,991
Available for sale investments		643,576	1,107,152
Investments in companies		58,193	57,085
Intangible assets		75,213	78,923
Property, plant and equipment	8	208,791	202,640
Tax receivable	10	-	4,837
Deferred income tax	10	24,520	23,963
Other assets		167,769	148,164
TOTAL ASSETS		12,843,559	13,121,522
LIABILITIES			
Deposits and other liabilities payable on demand		2,661,730	2,400,959
Items in the course of collection due to other banks	5	282,779	292,983
Securities sold under repurchase agreements		202,438	333,566
Saving accounts and time deposits		5,307,136	5,491,152
Derivative financial instruments		482,672	358,490
Interbank borrowings		1,372,115	2,021,957
Bonds payable	11	1,086,331	996,602
Other financial liabilities	11	102,334	96,136
Current income taxes	10	17,846	-
Deferred income tax	10	37,375	31,150
Provisions	12	118,963	93,023
Other liabilities		165,173	109,351
TOTAL LIABILITIES		11,836,892	12,225,369
SHAREHOLDERS' EQUITY			
Attributable to the banks parent equity holders:			
Capital stock	14	882,273	807,143
Reserves	14	-	61,293
Other comprehensive income	14	4,682	11,415
Retained earnings	14	119,709	16,299
Non-Controlling interest		3	3
TOTAL SHAREHOLDERS' EQUITY		1,006,667	896,153
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		12,843,559	13,121,522

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

	Notes	Nine - month ended September 30, 2010 MCh$	2009 MCh$
Interest income		555,204	439,110
Interest expense		(164,681)	(143,313)
Net interest income		390,523	295,797
Fees and income from services		138,185	119,145
Fees and expenses from services		(28,875)	(25,286)
Net fee and comission expense		109,310	93,859
Gain (loss) from financial operations, net		16,870	(53,636)
Foreign exchange (loss) gain, net		36,358	114,581
Other operating income		12,346	24,871
Operating revenues		565,407	475,472
Provisions for loan losses	15	(88,923)	(122,285)
OPERATING INCOME, NET OF PROVISIONS		476,484	353,187
Personnel salaries and expenses		(131,019)	(117,468)
Administrative expenses		(83,463)	(75,438)
Depreciation and amortization	9	(24,868)	(20,915)
Impairment		(1,622)	-
Other operating expenses		(30,391)	(7,852)
TOTAL OPERATING EXPENSES		(271,363)	(221,673)
NET OPERATING INCOME		205,121	131,514
Gain attributable to investments in other companies		4,995	(192)
Income before income tax		210,116	131,322
Income tax	10	(31,690)	(22,104)
CONSOLIDATED NET INCOME FOR THE PERIOD		178,426	109,218
Attributable to:			
Equity holders of the parent		178,425	109,216
Non-Controlling interest		1	2
		178,426	109,218
Earnings per share attributable to equity holders of the parent:			
Basic earnings per share	14	$ 1,731	$ 1,077

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

	Nine - month ended September 30, 2010	2009
	MCh$	MCh$
CONSOLIDATED NET INCOME FOR THE PERIOD	178,426	109,218
Other comprehensive income		
Cumulative translation adjustment	(5,637)	(3,401)
Net unrealized gains on available for sale investments	4,470	22,616
Net change in cash flow hedges	(5,566)	(796)
Total other comprehensive income	(6,733)	18,419
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	171,693	127,637
Attributable to:		
Equity holders of the parent	171,692	127,635
Non-Controlling interest	1	2
	171,693	127,637

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

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

	Capital	Valuation Accounts			Income		Shareholders' Equity		
	Capital stock	Unrealized (losses) gains in available for sale investments	Cash flow hedges	Cumulative translation adjustment	Retained earnings	Other reserves not deriving from earnings	Total equity attributable to common 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)	-	-	-
Dividend payment – over the minimun dividend	-	-	-	-	(848)	-	(848)	-	(848)
Other comprehensive income	-	22,616	(796)	(3,401)	-	-	18,419	-	18,419
Net income for the period	-	-	-	-	109,218	-	109,218	2	109,220
Minimum dividend provision	-	-	-	-	(32,766)	-	(32,766)	-	(32,766)
As of September30, 2009	807,143	10,516	(796)	2,655	(19,791)	61,293	861,020	3	861,023
Total	807,143		12,375		41,502		861,020	3	861,023
As of January, 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)	-	-	-
Other	-	-	-	-	(5,189)	-	(5,189)	-	(5,189)
Dividends paid – over the minimun dividend	-	-	-	-	(2,462)	-	(2,462)	-	(2,462)
Other comprehensive income	-	4,470	(5,566)	(5,637)	-	-	(6,733)	-	(6,733)
Net income for the period	-	-	-	-	178,426	-	178,426	-	178,426
Minimum dividend provision	-	-	-	-	(53,528)	-	(53,528)	-	(53,528)
As of September 30, 2010	882,273	(180)	5,889	(1,027)	119,709	-	1,006,664	3	1,006,667
Total	882,273		4,682		119,709		1,006,664	3	1,006,667

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

	Nine – month ended September 30, 2010	Nine – month ended September 30, 2009
	MCH$	MCH$
Net income for the period	178,426	109,218
Charges (credits) to income not representing cash movement:		
Depreciation and amortization	24,868	20,915
Impairment	1,622	-
Provisions for loan losses	88,923	122,285
Adjustments for financial investments at fair value	2,630	(10,599)
Gain (loss) attributable to investment in companies	(4,995)	192
Net (gain) loss on sale of foreclosed assets	(1,444)	424
Loss (gain) on sale of property, plant and equipment	566	(8)
Write-off of foreclosed assets	1,375	531
Other charges (credits) not representing cash movement	43,931	(14,841)
Net change in interest, indexation and fees accrued on assets and liabilities	(11,486)	68,701
Changes in assets and liabilities affecting operating cash flows:		
Net decrease in interbank loans	4,464	51,406
Net (increase) decrease in loans and accounts receivable from customers	(528,143)	441,056
Net decrease (increase) in trading and available for sale investments	346,729	(314,697)
Increase in deposits and other liabilities payable on demand	260,775	93,419
(Decrease) increase in repurchase and resale agreements of securities	(131,130)	28,148
Decrease in saving accounts and time deposits	(160,833)	(535,841)
(Decrease) increase in interbank borrowings	7,566	92,381
Increase (decrease) in other financial obligations	6,358	(33,228)
Loans received from Central Bank of Chile (long term)	2,787,018	3,509,266
Repayment of loans received from Central Bank of Chile (long term)	(3,505,367)	(3,034,786)
Loans received from abroad at long term	4,738,804	2,924,530
Repayment of loans received from abroad at long term	(4,679,218)	(3,547,821)
Total cash flows used in operating activities	(528,561)	(29,349)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of property, plant and equipment	(34,220)	(29,198)
Sale of property, plant and equipment	519	39
Investments in companies	(1,580)	(2,118)
Dividends received from investments in companies	1,936	1,745
Proceeds from sale of foreclosed assets	8,799	1,139
Decrease in other assets and liabilities	51,799	40,160
Total cash flows provided by investing activities	27,253	11,767
CASH FLOWS FROM FINANCING ACTIVITIES		
Redemption of mortgage funding notes	(16,047)	(17,130)
Bonds issued	184,045	8,319
Redemption of bonds	(104,772)	(47,888)
Dividends paid	(50,695)	(46,464)
Total cash flows provided by (used in) financing activities	12,531	(103,163)
CHANGE IN CASH AND DUE FROM BANKS DURING THE PERIOD	(488,777)	(120,745)
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	820,314	672,495

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

NOTE 1 - GENERAL INFORMATION

NOTE 1.1 - 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 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.

The condensed consolidated interim financial statements of Banco BCI, Miami branch and subsidiaries for the period ended on September 30, 2010 and 2009 are prepared in accordance with the regulations and instructions of the Superintendency of Banks and Financial Institutions (SBIF) in its Compendium of Accounting Regulations dated on November 9th, 2007.

The condensed consolidated statement of comprehensive income includes the consolidated net income for the period and the recognized Other Comprehensive Income (OCI). The items reconised in OCI relate to the cumulated translation adjustmen from the Miami branch, the net change in the fair value of the portfolio available for sale and the resulting from the cash flow hedges. The results to be considered for the distribution of dividends to Bank shareholders correspond to the consolidated net income for the period as presented in the condensed consolidated statement of income.

b) Consolidated subsidiaries

The consolidated financial statements include the assets, liabilities and results from the Bank, Miami Branch and subsidiaries 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.	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. (2)	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.	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)	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 on March 24, 2008, 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, 2008 therefore, BCI Administradora de Fondos Mutuos S.A. became known as BCI Asset Management Administradora General de Fondos S.A.
(2) BCI Administradora General de Fondos S.A. controls and therefore consolidates its results with BCI Activos Inmobiliarios Fondo de Inversión Privado and Fincorp Fondo de Inversión Privado.
(3) Special-purpose vehicle (SPE) 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.

Unrealized income arising from transactions with companies whose investment is recorded according to the equity 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 1.2 - PRINCIPAL ACCOUNTING POLICIES

a) Basis of preparation

The financial statements have been prepared in conformity with the accounting regulations issued by the Chilean Superintendency of Banks and Financial Institutions, as stated in the Compendium of Accounting Regulations issued by the Superintendency of Banks and Financial Institutions (SBIF), banks should follow the accounting criteria established by the SBIF, and in all matters not covered by the aforementioned and where not contrary to its instructions, should apply the accounting 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) .

As permited by the SBIF, the financial information for the first quarters ended March 31, 2010 and 2009 is not included in these condensed consolidated interim financial statements.

The accounting policies used in the preparation of these financial statements are consistent with those used in the annual financial statements, except for changes described as follow:

Provisions:
According to the Circular N° 3,489 issued by the SBIF on December 29, 2009, beginning on January 1st, 2010, the Banks should recognise prospectively provisions for contingent loan losses related to the credit facilities made available to clients, other loan commitments and other contingent credits. This change implied to recognize an effect amounting to MCh$ 5,189, in retained earnings.

The circular also establishes that the impact in the provision originated by the credit risk on the loan commitments mentioned above should be taken to income statement.

Along with the aforementioned, during the nine-months period ended September 30, 2010, the differential determined in the calculation of the provisions for loan losses was recorded as additional provisions, when an increase in the provision was detected. Additionally, the same regulation establishes that a reversal of the increases during the January-September period in additional provisions was recorded as provisions for contingent credits off balance.

NOTE 2 – FUTURE ACCOUNTING CHANGES

Effective as of January 1, 2011, in accordance with SBIF Circular Nº 3,502 dated on June 10, 2010, 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 Bank is evaluating the effect of this change in the allowances that will be recognized in the income statement.

NOTE 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 adopted standards recognized in the retained earnings amounting to MCh$ 34, 949
- Transfer the balance of the net income amounting to MCh$ 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 to MCh$ 75,130 from retained earnings, as follows:

1) Capitalizing, without issuance of shares, the 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.

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 MCh$ 882,273 representing 103,106,155 shares of the same series and without nominal value. The paid-in shares issuance will be carried out when the Bank obtains the approval from the SBIF.

c) Issuance of Bonds

During the nine-months period ended September 30, 2010, the following subordinated bond were issued:

- On March 30, 2010, a bond series AC was issued for a total amount of Unidades de Fomento (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.

- On June 1, 2010, a bond series AD was issued for a total amount of UF 7,000,000 divided in two subseries AD1, this one amounting UF 4,000,000 whose maturity will be on June 1, 2040 and AD2 by an amount of UF 3,000,000 whose maturity will be on June 1, 2042.

During the period 2010 the following straight 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 (“Internal Return Rate”) whose maturity will be on March 1, 2040.

- On May 17, 2010, a bond series AC1 was issued for an amount of UF 2,000,000 to a 3.8% IRR whose maturity will be on March 1, 2040.

- On May 25, 2010, a bond series AC1 was issued for an amount of UF 1,000,000 to a 3.9% IRR whose maturity will be on March 1, 2040.

- On May 25, 2010, a bond series AC2 was issued for an amount of UF 2,000,000 to a 3.8% IRR whose maturity will be on March 1, 2040.

NOTE 3 – RELEVANT FACTS (CONTINUED)

During the period 2010 the following straight bonds were issued:

- On March 23, 2010, a bond series AA was issued for a total amount of UF 100,000 to a 3.02% IRR whose maturity will be on July 1st, 2014.
- On May 19, 2010, a bond series AB was issued for a total amount of UF 2,000,000 to a 3.4% IRR whose maturity will be on July 1, 2018.
- On June 23, 2010, a bond series AB was issued for a total amount of UF 280,000 to a 3.6% IRR whose maturity will be on July 1, 2018.
- On June 23, 2010, a bond series AB was issued for a total amount of UF 100,000 to a 3.6% IRR whose maturity will be on July 1, 2018.
- On June 23, 2010, a bond series AB was issued for a total amount of UF 1,620,000 to a 3.6% IRR whose maturity will be on July 1, 2018.
- On September 24, 2010, a bond series AB was issued for a total amount of UF 400,000 to a 3.6% IRR whose maturity will be on July 1, 2018.
- On September 27, 2010, a bond series AB was issued for a total amount of UF 100,000 to a 3.6% IRR whose maturity will be on July 1, 2018.
- On September 30, 2010, a bond series AB was issued for a total amount of UF 150,000 to a 3.8% IRR whose maturity will be on July 1, 2018.

d) Subordinate bonds in procedure

The Bank is involved in the issuance of subordinated bonds, serie “AB” for a total amount of UF 1,200,000, which is in process of being registered with the Superintendence of Banks and Financial Institutions (SBIF).

e) Changes in Board of Directors

As of March 30, 2010, 9 new directors were appointed, holding the position for a three-year tenure.

The new members of the Board of directors, during the following 3 years are:

President	:	Mr. Luis Enrique Yarur Rey
Vicepresident	:	Mr. Andrés Bianchi Larre
Director	:	Mr. Juan Manuel Casanueva Préndez
		Mr. Juan Edgardo Goldenberg Peñafiel
		Mr. Alberto López-Hermida Hermida

Mr. Dionisio Romero Paoletti
Mr. Francisco Rosende Ramírez
Mr. Ignacio Yarur Arrasate
Mr. Daniel Yarur Elsaca

Members who were not re-elected are the following:

Mr. Jorge Cauas Lama, Vicepresident
Mr. Sergio de Amesti Heusser
Mr. Pedro Corona Bozzo
Mr. Dionisio Romero Seminario

NOTE 4 – OPERATING SEGMENTS

4.1 New Area Structure

In May 2010 the Bank changed its definition of operating segments based on a new business structure oriented to optimize client service attention, according to their relevant commercial characteristics.

This change involved a redefinition of existing operating segments and the addition of a new segment: "Other":

New segment	Former segment
Commercial banking	Corporate
Retail banking	Retail
Finance and investments	Finance
Subsidiaries	Subsidiaries and Other
Other (1)	

(1) In the former segment presentation, these expenses were allocated to the other segments on a discretionary distribution basis.

The Bank considers that recasting the segment information for the nine-month period ended September 30, 2010 under the new segment reporting structure is impractical and would have implied a high degree of complexity and costs associated. Instead, the 2010 segment information is also presented under the previous segment structure for comparative purposes.

The new segment structure is defined as follows:

Commercial banking	Includes operations with large corporations with annual sales of over UF12,000, involving commercial foreign trade finance, leasing, real-estate companies and derivative instruments
Retail banking	Includes operations with individuals and SMEs, with sales up to UF12,000 as well as the Consumer Division.
Finance and	Involves operations in areas that manage their own trading position, distribution area,

investments	corporate companies and private banking.
Subsidiaries	Includes the operations of 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.
Other	Includes corporate expenses and other, not attributable to other segments.

The allocation of expenses to the different segments is carried out on the following considerations:

Direct expenses: Correspond to expenses that can be directly allocated to each cost center in every department or area and are clearly recognizable, e.g. staff expenses and depreciation.

Indirect expenses (centralized assignment of expenses): These are booked in common costs centers and can be redistributed amongst individual cost centers, e.g. telephone expenses (distributed according to the number of staff per department), etc.

Expenses of support management areas: These are assigned as a function of time incurred and resources employed by management areas to provide support.

a) Condensed Income statement

	For the nine– month ended September 30, 2010					
	Commercial banking	Retail banking	Finance and investments	Subsidiaries	Other	Consolidated
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Net interest revenue	100,996	137,491	130,041	21,995		390,523
Net fee and income from services	17,818	39,289	6,706	45497	-	109,310
Other operating revenue	2,667	2,998	50,346	9,563	-	65,574
Operating revenue	121,481	179,778	187,093	77,055	-	565,407
Provisions for loan losses	(44,644)	(40,308)	384	(3,355)	-	(88,923)
Operating income, net of provisions	75,837	139,469	187,477	73,700	-	476,484
Total operating expenses	(48,274)	(128,772)	(20,614)	(50,788)	(22,915)	(271,363)
NET OPERATING INCOME	27,563	10,698	166,863	22,912	(22,915)	205,121
Gain attributable to investments in associates	-	-	-	-	4,995	4,995
Income before income tax	27,563	10,698	166,863	22,912	(17,920)	210,116
Income taxes					(31,690)	(31,690)
CONSOLIDATED NET INCOME FOR THE PERIOD	27,563	10,698	166,863	22,912	(49,610)	178,426

b) Business volumes

	As of September 30, 2010					
	Commercial banking	Retail banking	Finance and investments	Subsidiaries	Other	Consolidated
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS	**6,459,767**	**3,421,785**	**2,727,956**	**234,051**	**-**	**12,843,559**
LIABILITIES	**6.432.204**	**3,411,087**	**2,561,093**	**211,139**	**49,610**	**12,665,133**
NET INCOME	**27.563**	**10,698**	**166,863**	**22,912**	**(49,610)**	**178,426**

4.2 Previous segment structure

Until May 2010, reporting segments were mainly referred to key business units, as follows:

Corporate	Includes operations with large corporations with annual sales of over UF 50,000, involving commercial foreign trade finance, leasing, real-estate companies and derivative instruments.
Retail	Includes operations with individuals and SMEs, with sales up to UF 50.000 as well as the Consumer Division.
Finance	Includes trading operations and investments.
Subsidiaries and other	Includes the operations of 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.

c) Condensed Income statement

	For the nine - month ended September 30, 2010				
	Corporate	Retail	Finance	Subsidiaries & other	Consolidated
	MCh$	MCh$	MCh$	MCh$	MCh$
Net interest income	94,913	167,861	105,753	21,996	390,523
Net fee and income from services	21,624	43,681	(1,492)	45,497	109,310
Other operating revenue	22,195	2,992	30,634	9,753	65,574
Operating revenue	138,732	214,534	134,895	77,246	565,407
Provisions for loan losses	(38,450)	(47,190)	262	(3,545)	(88,923)
Operating income, net of provisions	100,282	167,344	135,157	73,701	476,484
Total operating expenses	(48,434)	(157,054)	(15,086)	(50,789)	(271,363)
NET OPERATING INCOME	51,848	10,290	120,071	22,912	205,121
Gain attributable to investments in associates				4,995	4,995
	51,848	10,290	120,071	27,907	210,116
Income before income tax	(8,814)	(1,749)	(20,412)	(715)	(31,690)
Income tax					
CONSOLIDATED NET INCOME FOR THE PERIOD	43,034	8,541	99,659	27,192	178,426

	For the nine – month ended September 30, 2009				
	Corporate	Retail	Finance	Subsidiaries & other	Consolidated
	MCh$	MCh$	MCh$	MCh$	MCh$
Net interest income	109,286	166,500	3,266	16,745	295,797
Net Fee and income from services	22,071	36,521	(1,384)	36,651	93,859
Other operating revenue	20,233	576	31,401	33,606	85,816
Operating revenue	151,590	203,597	33,283	87,002	475,472
Provisions for loan losses	(57,694)	(55,509)	220	(9,302)	(122,285)
Operating Income, net of provisions	93,896	148,088	33,503	77,700	353,187
Total Operating Expenses	(37,982)	(127,559)	(11,470)	(44,662)	(221,673)
NET OPERATING INCOME	55,914	20,529	22,033	33,038	131,514
Gain attributable to investments in associates				(192)	(192)
Income before Income Tax	55,914	20,529	22,033	32,846	131,322
Income tax	(9,505)	(3,490)	(3,746)	(5,363)	(22,104
CONSOLIDATED NET INCOME FOR THE PERIOD	46,409	17,039	18,287	27,483	109,218

d) Business volumes

	As of September 30, 2010				
	Corporate	Retail	Finance	Subsidiaries & other	Consolidated
	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS	5,884,210	3,997,342	2,727,956	234,051	12,843,559
LIABILITIES AND SHAREHOLDER'S EQUITY	5,841,176	3,988,801	2,628,297	206,859	12,665,133
NET INCOME	43,034	8,541	99,659	27,192	178,426

	As of September 30, 2009				
	Corporate	Retail	Finance	Subsidiaries & other	Consolidated
	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS	5,180,498	4,053,321	2,760,119	195,386	12,189,324
LIABILITIES AND SHAREHOLDER'S EQUITY	5,134,089	4,036,282	2,741,832	167,903	12,080,106
NET INCOME	46,409	17,039	18,287	27,483	109,218

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 September 30, 2010	As of December 31, 2009
	MCh$	MCh$
Cash and due from banks		
Cash	248,452	225,643
Deposits with Central Bank of Chile	186,561	265,661
Deposits with domestic banks	6,746	1,914
Foreign deposits	185,144	544,565
Sub total – Cash and due from banks	626,903	1,037,783
Items in the course of collection from banks	90,292	146,678
Highly-liquid financial instruments	6,233	24,629
Securities purchased under resale agreements	96,886	100,001
Total cash and due from banks	820,314	1,309,091

The amount of liquid funds in cash and deposits 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

Transactions in the course of liquidation relate to transactions for which only the settlement remains for increasing or decreasing funds held with Central Bank of Chile or in foreign banks, normally within 12 or 24 business hours (overnights). The following is the detail of these operations at the end of each period:

	As of September 30	
	2010	2009
	MCh$	MCh$
Assets		
Due from banks (interbank)	105,439	95,818
Funds receivable	267,632	321,825
Subtotal assets	373,071	417,643
Liabilities		
Funds payable	282,779	330,043
Subtotal liabilities	282,779	330,043
Items in the course of collection from banks, net	90,292	87,600

NOTE 6 - SEASONALITY

Due its business, the Bank is not affected by seasonality in its earnings.

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

During the periods ended September 30, 2010 and 2009 the Bank has not been engaged in any business combination or legal restructure.

NOTE 8 – PROPERTY, PLANT AND EQUIPMENT

a) As of September 30, 2010 and December 31, 2009, the composition and changes in fixed assets are as follows:

	Land and buildings	Equipment	Others	Total
	MCh$	MCh$	MCh$	MCh$
Balance as of January 1, 2010	171,065	86,519	45,073	302,657
Additions	11,345	10,594	12,281	34,220
Disposals	(34)	(1,353)	(366)	(1,753)
Transfers	(2,698)	(2,334)	(6,859)	(11,891)
Others	(25)	213	(1,434)	(1,246)
Impairment (1)	(2,431)	(142)	(200)	(2,773)
Gross balance as of September 30, 2010	177,222	93,497	48,495	319,214
Accumulated depreciation	(24,210)	(67,420)	(19,944)	(111,574)
Impairment (1)	920	107	124	1,151
Total Accumulated Depreciation	(23.290)	(67.313)	(19.820)	(110.423)
Net balance at September 30, 2010	153,932	26,184	28,675	208,791

(1) On February 27, 2010 an earthquake struck the central and south regions from Chile causing several damages to the infrastructure of certain assets of the Bank. The Bank has recorded an expense amounting to Ch$ (1.622), which represents the net effect between the impairment recognized on such assets and the recoveries obtained from insurance companies.

	Land and buildings	Equipment	Others	Total
	MCh$	MCh$	MCh$	MCh$
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)
Gross balance as of December 31, 2009	171,065	86,519	45,073	302,657
Accumulated depreciation	(20,484)	(61,659)	(17,874)	(100,017)
Impairment	-	-	-	-
Net balance at December 31, 2009	150,581	24,860	27,199	202,640

b) As of September 30, 2010 and December 2009 the Bank has no operating leasing contracts.

c) As of September 30, 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
	MCh$	MCh$	MCh$	MCh$
As of September 30, 2010	174	808	32	1,014
As of December 31, 2009	170	852	85	1,107

The balances of financial leases included in property, plant and equipment as of September 30, 2010 amounted to MCh$ 1,696 (MCh$ 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 nine-month periods ended September 30, 2010 and 2009 are detailed as follows:

	For the nine – month ended September30,	
	2010	2009
	MCh$	MCh$
Depreciation and amortization		
Depreciation of fixed assets	13,199	10,661
Impairment from fixed assets	-	-
Amortization of intangible assets	11,669	10,254
Impairment of intangible assets	-	-
Total	24,868	20,915

b) For the nine-month period ended September 30, 2010 and 2009, the charges in results due to impairment, are as follows:

	For the nine – month ended September30,	
	2010	2009
	MCh$	MCh$
Property, plant and equipment	1,622	-
Intangible assets	-	-
Total	1,622	-

c) The reconciliation of the book values as of January 1, 2010 and 2009 with the balances as of September 30, 2010 and as of December 31, 2009, respectively, is as follows:

	Depreciation, amortization and impairment							
	As of September 30, 2010				As of December 31, 2009			
	Premises and equipment	Intangible	Investment instruments	Total	Premises and equipment	intangible	Investment instruments	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Balances as of January 1,	100,017	29,494	-	129,511	86,649	19,924	-	106,573
Charges for depreciation, amortization and impairment for the period	13,199	11,669	-	24,868	13,368	13,529	-	26,897
Impairment for the period	(1,151)			(1,151)				
Retirements and sales for the period	(1,642)			(1,642)		(3,959)		(3,959)
Total	110,423	41,163	-	151,586	100,017	29,494	-	129,511

NOTE 10 - CURRENT AND DEFERRED INCOME TAX

a) Current income taxes

The Bank and its subsidiaries have made a provision for income tax and the special tax under Article 21 of the Tax Law, calculated on the basis of current tax legislation. It is included as a net liability of MCh$ 17,846 as September 30, 2010 (net assets MCh$ 4,837 at December 31, 2009), as detailed below

	As of September 30, 2010	As of December 31, 2009
	MCh$	MCh$
Income tax (tax rate 17%)	(26,059)	(2,9074)
Single income tax, rate 35%	(180)	(210)
Less:		
Monthly provisional income tax payments (PPM)	14,226	28,785
Credit for training expenses	-	792
Credit for acquisition of premises and equipment	250	24
Credit for donations	2	493
Income tax recoverable	275	2,374
Others	(6,360)	1,653
Total	(17,846)	4,837

b) Income tax

The effect of taxes on the income statement as of September 30, 2010 and 2009 was as follows:

	As of September 30	
	2010	2009
	MCh$	MCh$
Income tax charge:		
Current income tax	(26,059)	(29,079)
Credit (Charge) for deferred taxes:		
Origination and reversal of timing differences	(5,701)	7,166
	132	-
	(5,569)	7,166
Subtotal	(31,628)	(21,913)
Disallowed expenses tax Article 21	(62)	(191)
	(62)	(191)
Net charge (credit) to income statement	(31,690)	(22,104)

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 September 30, 2010 and 2009:

	As of September 30, 2010		As of September 30, 2009	
	Tax rate	Amount	Tax rate	Amount
	%	MCh$	%	MCh$
Pre-tax income		210,116		131,332
Applicable tax rate	17.00		17.00	
Statutory income tax rate		35,720		22,325
Tax effect of non-deductible expenses in calculation of taxable income				
Permanent differences	(1.01)	(2,129)	-	4
Special tax (disallowed expenses)	0.03	62	0.15	191
Non-deductible expenses (financial and non-tax expenses)	(0.06)	(132)		-
(Loss) gain attributable to investments in companies	(0.34)	(723)	(1.02)	(1,340)
Other tax effects				
Others	(0.53)	(1,108)	0.70	924
Effective rate & income tax charge	15.09	31,690	16.83	22,104

The effective income tax rate for 2010 and 2009 is 15.09% y 16.83% respectively.

d) Effect of deferred taxes on other comprehensive income

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

	As of September 30, 2010	As of December 31, 2009
	MCh$	MCh$
Financial investments available for sale	(2,258)	(1,185)
Cash flow hedges	(916)	(1,947)
Total charge (credit) in other comprehensive income	(3,174)	(3,132)

e) Effect of deferred taxes on results

The following table shows the effects of deferred taxes on the assets, liabilities and results relating to timing differences:

	As of September 30 2010			As of December 31 2009		
	Assets	Liabilities	Net	Assets	Liabilities	Net
	MCH$	MCH$	MCH$	MCh$	MCh$	MCh$
Concepts:						
Provisions for loan losses	20,481		20,481	18,255		18,255
Provision for staff vacations and bonuses	2,411		2,411	2,745		2,745
Securities trading	-		-	2,044		2,044
Derivate contract operations	821		821	-		-
Others	807		807	919		919
Premises and equipment		(12,854)	(12,854)		(9,613)	(9,613)
Transitory assets		(7,830)	(7,830)		(8,061)	(8,061)
Subordinated bonds		(4,298)	(4,298)		(4,275)	(4,275)
Intermediation of documents		(4,894)	(4,894)		-	-
Leasing (net)		(3,321)	(3,321)		(4,011)	(4,011)
Derivate contract operations		-	-		(1,287)	(1,287)
Others		(1,004)	(1,004)		(771)	(771)
Total net assets (liabilities)	24,520	(34,201)	(9,681)	23,963	(28,018)	(4,055)
Net effect by deferred tax assets	24,520	(37,375)	(12,855)	23,963	(31,150)	(7,187)

NOTE 11 – DEBT INSTRUMENTS ISSUED AND OTHER FINANCIAL OBLIGATIONS

The composition of this heading as of September 30, 2010 and December 31, 2009 is as follows:

	As of September 30, 2010	As December 31, 2009
	MCh$	MCh$
Other finanial obligations:		
Obligations with public sector	81,025	74,260
Other obligations in Chile	19,427	20,309
Obligations abroad	1,882	1,567
Total	102,334	96,136
Debt instruments issued:		
Mortagage-funding notes	151,676	170,711
Bonds	435,654	449,704
Subordinated bonds	499,001	376,187
Total	1,086,331	996,602

The detail as of September 30, 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%	4,992,504	106,540
SERIE_X	5.000.000,00	01/06/2007	01-06-2017	3.80%	4,805,313	102,545
SERIE_AA	10.000.000,00	01/07/2008	01-07-2014	4.06%	6,340,237	135,301
SERIE_AB	10.000.000,00	01/07/2008	01-07-2018	4.35%	4,276,862	91,268
Subtotal					20,414,916	435,654
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%	1,049,919	22,405
SERIE_E	1.500.000,00	01/11/1997	01/11/2018	7.36%	975,468	20,816
SERIE_F	1.200.000,00	01/05/1999	01/05/2024	7.75%	921,230	19,659
SERIE_G	400.000,00	01/05/1999	01/05/2025	7.95%	315,622	6,735
SERIE_L	1.200.000,00	01/10/2001	01/10/2026	6.38%	1,054,720	22,508
SERIE_M	1.800.000,00	01/10/2001	01/10/2027	6.45%	1,593,537	34,006
SERIE_N	1.500.000,00	01/06/2004	01/06/2029	5.17%	1,401,599	29,910
SERIE_O	1.500.000,00	01/06/2004	01/06/2030	3.99%	1,389,238	29,646
SERIE_R	1.500.000,00	01/06/2005	01/06/2038	4.70%	538,333	11,488
SERIE_S	2.000.000,00	01/12/2005	01/12/2030	4.86%	1,838,872	39,242
SERIE_T	2.000.000,00	01/12/2005	01/12/2031	4.44%	1,899,262	40,530
SERIE_U	2.000.000,00	01/06/2007	01/06/2032	4.21%	1,856,687	39,622
SERIE_W	4.000.000,00	01/06/2008	01/06/2036	4.05%	1,442,869	30,791
SERIE_Y	4.000.000,00	01/12/2007	01/12/2030	4.25%	1,726,891	36,852
SERIE_AC	6.000.000,00	01/03/2010	01/03/2040	4.22%	5,379,131	114,791
Subtotal					23,383,378	499,001
Total					43,798,294	934,655

NOTE 12 – PROVISIONS

a) The composition of this heading is as follows:

	As of September 30, 2010	As of December 31, 2009
	MCh$	MCh$
Provisions for staff benefits and remuneration	10,691	15,215
Provisions for minimun dividends	53,528	48,232
Provisions for contingent credit risks	5,111	4,800
Provisions for contingencies	48,786	23,891
Provisions for country risk	847	885
Total	118,963	93,023

b) Movement in provisions during the period ended as of September 30, 2010 and the year ended as of December 31, 2009 are described as follows:

	Provisions for					
	Staff benefits and 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	48,232	1,600	2,741	-	64,755
Cancellation of provisions	(9,787)	(45,617)	-	-	-	(55,404)
Release of provisions	-	-	-	(14,995)	(890)	(15,885)
Other movements	-	-	-	-	-	-
Balances as of December 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	7,606	53,528	311	25,466	(6)	86,905
Cancellation of provisions	(12,130)	(48,232)				(60,362)
Release of provision				(571)	(32)	(603)
Other movements	-	-	-	-	-	-
Balances as of September 30, 2010	10,691	53,528	5,111	48,786	847	118,963

In accordance with SBIF regulation from July 1, 2010 a minimal additional provision of 0,5% for the normal evaluated portfolio on individual bases is calculated and provisions for contingent credit risks of balances and incomes are registered. As of September 30, 2010 the minimal provision of 0,5% amounts a total of MCh$1,502.

c) Provisions for staff benefits and remuneration

	September 30, 2010	December 31, 2009
	MCh$	MCh$
Provision for other staff benefits	4,965	8,825
Provision for vacations	5,726	6,390
Others	-	-
Total	10,691	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, Miami Branch and subsidiaries abroad have the following balances related to commitments and business liabilities in off-balance sheet memorandum accounts:

	September 30 2010	December 31 2009
CONTINGENT CREDITS	MCh$	MCh$
Guarantees		
Guarantees in Chilean currency	-	-
Guarantees in foreign currency	162,895	176,989
Confirmed foreign letters of credit	25,588	15,260
Documentary letters of credit issued	80,631	84,689
Performance bonds		
Performance bonds in Chilean currency	512,745	437,925
Performance bonds in foreign currency	71,508	86,316
Interbank letters of guarantee	-	-
Immediately available lines of credit	1,796,872	1,613,663
Other credit commitments		
Loans for further education Law 20,027	66,289	-
Others	140,855	104,115
Other contingent credits	-	-
OPERATIONS ON BEHALF OF THIRD PARTIES		
Collections		
Foreign collections	80,892	79,770
Domestic collections	95,750	85,866
SECURITIES IN CUSTODY		
Securities held by the Bank in custody	497,817	498,645
Total	3,531,842	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, Note 12 a). c) Guarantees granted for operations

- Direct Commitments

As of September 30, 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$ 54,609.

As of September 30, 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$ 1,062.

As of September 30, 2010, the company has granted guarantees abroad for international market transactions amounting to MCh$ 49.

As of September 30, 2010 BCI Corredor de Bolsa S.A. has guarantees for loan operations and short sale of shares in Bolsa de Comercio de Santiago, Bolsa de Valores amounting to MCh$ 9,754

- Business guarantees

As of September 30, 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, N° 027051 and expiring on August 19, 2011, with Mapfre Garantía y Crédito Insurance Company, with Bolsa de Comercio de Santiago, Bolsa de Valores, being the representative of the possible beneficiary creditors.

- Insurance for staff loyalty

As of September 30, 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 N° 1072133 contracted from November 30, 2009 to November 30, 2010, amounting to UF 150,000.

e) 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:

	September 30 2010 MCh$	December 31 2009 MCh$
Guarantees	162,895	176,989
Documentary letters of credit	80,631	84,689
Bid bonds	584,253	524,241
Amounts available to credit-card holders	898,174	753,200
Allocated Provisions	(5,111)	(4,800)
Total	1,720,842	1,534,319

NOTE 14 – SHAREHOLDERS' EQUITY

a) Share capital and preferred shares

Changes in shares during the periods are as follows:

	Common Shares	
	2010 Number	2009 Number
Issued at January 1	101.390.060	98.860.310
Issue of shares paid	1,716,095	2.529.750
Issue of shares due		
Exercised stock options		
Total issued	103,106,155	101.390.060

The ordinary shareholders meeting held on March 30, 2010 which was registered in the public deed drawn up in the Santiago Notary office of Mr. Patricio Zaldívar Mackenna on April 12, 2010 to improve the Bank's capital in MCh$ 882,273, that considered an increase in capitalisation reserves from earnings amounting to MCh$ 75,130 of the following manner: (i) the amount of MCh$ 29,692 through issue of 1,716,095 of non per value shares without nominal value; and (ii) the amount of MCh$ 45,438, without shares issue.

The referred capital increase was approved by the Superintendency of Banks and Financial Institutions (SBIF) by means of Resolution N° 77 dated on May 13, 2010. The corresponding Certificate and extract of the Resolution indicated above, in an official document 24.098 there is an entry for Certificate Nº 16.516 from Registro de Comercio del Conservador de Bienes Ráices de Santiago dated on 20 of May of 2010 and it was published in the Official Gazette dated on May 19, 2010.

The Superintendency of Banks and Financial Institutions (SBIF) registered the shares issuance on Registro de Valores Nº 2/2010 dated on June 2, 2010. In a meeting held on May 25, 2010, the board of directors decided to issue bonus shares with no par value with July 2 date for the efective year.

The shareholders who have been registered in Register of member as of June 25, 2010, will have right to receive the new shares, at the rate of 0, 01692567 of bonus shares with non per value for each Bank share.

The same day July 2, 2010, the referred bonus shares with no par value will be registered in the name of each shareholder or the respective titles will be only issued for those shareholders who make a written request to Depósito Central de Valores, at Huérfanos 770, floor 22, Santiago.

b) At closing of each period the distribution of shareholders is the following:

September 30, 2010	Shares	
	Number of shares	% Stake
Empresas Juan Yarur S.A.C.	55,299,367	53.63
Jorge Yarur Bascuñan	4,357,319	4.23
Inversiones BCP Ltda.	3,628,986	3.52
Sociedad Financiera del Rimac S.A.	3,582,417	3.47
AFP Provida S.A.	2,396,959	2.32
Inversiones Jordán Dos S.A.	2,059,605	2.00
AFP Habitat S.A.	1,871,074	1.81
AFP Cuprum S.A.	1,719,269	1.67
AFP Capital S.A.	1,593,418	1.55
Tarascona Corporation	1,519,085	1.47
Banco de Chile as a representative of third parties	1,501,838	1.46
Inversiones Millaray S.A.	1,487,293	1.44
Banco Itau por cuenta de inversionistas	1,233,021	1.20
Inmobiliaria e Inversiones Cerro Sombrero S.A.	1,182,928	1.15
Larraín Vial S.A. Corredores de Bolsa	1,131,277	1.10
BCI Corredor de Bolsa S.A. as a representative of third parties	1,007,126	0.98
Luís Enrique Yarur Rey	918,312	0.89
Banchile Corredores de Bolsa S.A.	813,824	0.79
Celfin Capital S.A. Corredores de Bolsa	718,211	0.70
Inmobiliaria y Comercial Recoleta Sur Ltda.	636,133	0.62
Modesto Collados Núñez	610,202	0.59
Banco Santander Chile	595,958	0.58
Inversiones VYR Ltda.	548,719	0.53
Santander S.A. Corredores de Bolsa	470,039	0.46
Corp Capital Corredores de Bolsa S.A.	409,066	0.40
Otros accionistas	11,814,709	11.44
Total	103,106,155	100.00

December 31, 2009	Shares	
	Number of shares	% Stake
Empresas Juan Yarur S.A.C.	54,378,967	53.63
Jorge Yarur Bascuñan	4,284,796	4.23
Sociedad Financiera del Rimac S.A.	3,522,791	3.47
Inversiones BCP Ltda.	3,444,476	3.40
AFP Habitat S.A.	2,239,467	2.21
AFP Provida S.A.	2,207,296	2.18
Inversiones Jordán Dos S.A.	2,025,325	2.00
AFP Cuprum S.A.	1,603,035	1.58
AFP Capital S.A.	1,564,686	1.54
Tarascona Corporation	1,493,801	1.47
Inversiones Millaray S.A.	1,212,499	1.20
Banco de Chile as a representative of third parties	1,190,902	1.17
Inmobiliaria e Inversiones Cerro Sombrero S.A.	1,112,448	1.10
BCI Corredor de Bolsa S.A. as a representative of third parties	1,060,916	1.05
Luís Enrique Yarur Rey	990,363	0.98
Banchile Corredores de Bolsa S.A.	913,156	0.90
Banco Itau as a representative of investors	871,625	0.86
Larraín Vial S.A. Corredores de Bolsa	745,728	0.74
Bolsa Electrónica de Chile Bolsa de Valores	736,141	0.73
Inmobiliaria y Comercial Recoleta Sur Ltda.	600,046	0.59
Celfin Capital S.A. Corredores de Bolsa	586,291	0.58
Modesto Collados Núñez	586,039	0.58
Penta Corredores de Bolsa S.A.	540,480	0.53
Inversiones VYR Ltda.	539,586	0.53
Moneda S.A. Administradora de Fondos de Inversión	424,000	0.42
Otros accionistas	12,515,200	12.33
Total	101,390,060	100.00

c) Dividends

During the periods ended September 30, 2010 and 2009, the following dividends were declared and paid by the Bank:

	As of September 30	
	2010	2009
	$	$
Dividends per common share	500	470

d) As of September 30, the composition of diluted earnings and basic earnings is as follows:

	As of September 30	
	2010	2009
	$	$
Basic earnings per share	1,731	1,077
Diluted earnings per share	1,731	1,077

e) Net exchange differences

As of September 30, 2010 and December 31, 2009, the reconciliation of the heading of net exchange differences as a separated component from the shareholders' equity is the following:

	MCh$
Balance as of January 1, 2009	6,056
Charges Net exchange differences	(1,446)
Balance as of December 31, 2009	4,610
Balance as of January 1, 2010	4,610
Charges Net exchange differences	(5,637)
Balance as of September 30, 2010	(1,027)

f) Nature and destination of valuation accounts:

Translation reserves:

The conversion reserve includes all the exchange rate differences from foreign currencies, as well as the liabilities hedging of the net investments of the Bank in foreign currency operations

Hedging reserves:

The hedging reserve includes the effective part of all the accumulated net changes in the fair value of the cash flow of the hedging instruments related to hedging transactions that have not yet taken place.

Reserves of fair value:

The reserve of fair value includes the accumulated net changes in the fair value of the investments available for the sale until the investment is recognized or deteriorated.

g) Capital requirements

The Core Capital for the year 2010 is equivalent to the net amount that must be shown in the financial statements as shareholders'equity of Bank owners, according to the Compendium of Accounting Regulation. According to the General Law of Banks, the Bank must maintain a minimum ratio of effective stockholders' equity to consolidated risk weighted assets of 8%, net of demanded provisions and a minimum ratio of Core Capital to Total consolidated assets of 3%, net of demanded provisions. For these purposes, the effective equity ("Regulatory Capital") will be equal to the common stock and reserves or "Core Capital" adding the following adjustments: subordinated bonds up to 50% of the Core Capital, b) additional provisions; and excluding, c) all assets related to goodwill, d) assets related to investments in subsidiaries not consolidated.

The assets are weighted according to the risk categories, to which a percentage of risk according to the amount of the necessary capital is assigned to support each of those assets. Five categories of risk are applied (0%, 10%, 20%, 60% and 100%). For example, the cash, deposits in other banks and derivative instruments issued by Central Bank of Chile, have 0% of risk, i.e., according to the effective norm, capital is not required to endorse these assets. Fixed assets have a 100% of risk, meaning it is necessary to have a minimun capital equivalent to 8% of the amount of these assets.

All OTC (Over the Counter) derivatives are considered according to the determination of the assets of risk with a factor of conversion over national values, obtaining from it the amount of credit risk exposure (or “credit equivalent”). Off-balance contingent credits are also considered by an “equivalent of credit” for its weighting.

At the closing of each period, the minimum Core Capital and effective stockholder’s equity is the following:

	Consolidated assets		Risk-weighted assets	
	September 2010 MCh$	December 2009 MCh$	September 2010 MCh$	December 2009 MCh$
Balance sheet assets (net of provisions)				
Cash and deposits from banks	626,903	1,037,783	-	-
Trading operations pending settlement	373,071	439,661	108,974	169,992
Securities held for trading	930,433	844,146	108,065	136,278
Investments purchased under agreements to resell	96,886	100,001	96,886	100,001
Derivative instruments	434,634	333,395	312,661	276,067
Loans and receivables from banks	136,110	140,781	112,110	124,781
Credits and accounts receivable from clients	9,067,460	8,602,991	8,319,993	7,910,423
Available-for-sale investment securities	643,576	1,107,152	285,886	435,869
Held-to-maturity investment securities	-	-	-	-
Investments in other companies	58,193	57,085	58,193	57,085
Intangibles assets	75,213	78,923	70,550	73,099
Premises and equipment	208,791	202,640	208,791	202,640
Income taxes	18,573	33,376	5,269	7,265
Deferred taxes	24,520	23,963	2,452	2,396
Other assets	167,769	148,164	127,945	88,502
Off-balance sheet assets	-	-	-	-
Contingent loans	1,520,376	801,041	912,226	480,625
Additions and deductions	(13,614)	23,122	-	-
Total risk-weighted assets	14,368,894	13,974,224	10,730,001	10,065,023

	Amount		Ratio	
	September 2010 MCh$	December 2009 MCh$	September 2010 %	December 2009 %
Core Capital	1,006,664	896,150	7.01	6.41
Effective shareholders' equity	1,463,890	1,213,274	13.64	12.05

NOTE 15 – PROVISION FOR RISK CREDIT IMPAIRMENT

Changes recognized for the three month periods ended September30, 2010 and 2009 to the income statements due to provisions and impairments are explained as follows:

For the period ended September 30, 2010	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	148	32,866	-	-	4,780	37,794
Collective Provision	-	46,322	8,588	73,247	343	128,500
Result from provisioning	148	79,188	8,588	73,247	5,123	166,294
Impairment charges:						
Individual Impairment	-	-	-	-	-	-
Collective Impairment	-	-	-	-	-	-
Result from impairments	-	-	-	-	-	-
Release of provision:						
Individual Provision	-	(4,047)	-	-	-	(4,047)
Colllective Provision	-	(21,565)	(6,106)	(23,603)	-	(51,274)
Income from release of provisions	-	(25,612)	(6,106)	(23,603)	-	(55,321)
Recovery of written- off assets	-	(6,989)	-	(15,061)	-	(22,050)
Impairment Reversal						
Net provisions for loan losses	148	46,587	2,482	34,583	5,123	88,923

According to Management, the provisions constituted by credit risk and impairment include all possible losses that can be derived from the non-recovery of assets, depending on information defined by the Bank

For the period ended September 30, 2009	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	73	55,588	-	-	574	56,235
Collective Provision	-	48,014	1,571	66,996	3	116,584
Result from provisioning	73	103,602	1,571	66,996	577	172,819
Impairment charges:						-
Individual Impairment	-	-	-	-	-	-
Collective Impairment	-	-	-	-	-	-
Result from impairments	-	-	-	-	-	-
Release of provision:						
Individual Provision	-	(843)	-	-	(7)	(850)
Colllective Provision	-	(23,821)	-	(9,276)	(4)	(33,101)
Income from release of provisions	-	(24,664)	-	(9,276)	(11)	(33,951)
Recovery of written-off assets	-	(5,897)	-	(10,686)	-	(16,583)
Impairment Reversal						
Net provisions for credit risk	73	73,041	1,571	47,034	566	122,285

According to Management, the provisions constituted by credit risk and impairment include all possible losses that can be derived from the non-recovery of assets, depending on information defined by the Bank.

NOTE 16 – TRANSACTIONS WITH RELATED PARTIES

a) Credits with related parties

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

	September 30, 2010			December 31, 2009		
	Manufacturing companies MCh$	Investment companies MCh$	Individuals MCh$	Manufacturing companies MCh$	Investment companies MCh$	Individuals MCh$
Credits and accounts receivable:						
Commercial Loans	77,296	9,891	3,174	107,323	13,195	2,948
Mortgage Loans	-	-	11,514	-	-	9,717
Consumer Loans	-	-	1,102	-	-	903
Gross loans	77,296	9,891	15,790	107,323	13,195	13,568
Provisions for loan losses	(6,571)	(31)	(67)	(4,322)	(78)	(48)
Net loans	70,725	9,860	15,723	103,001	13,117	13,520
Contingent Loans	3,428	-	-	2,817	-	-
Total contingents loans	3,428	-	-	2,817	-	-
Provisions for contingent loans	(64)	-	-			
Net contingent loans	3,364	-	-	2,817	-	-
Instruments acquired:						
For trading	-	-	-	-	-	-
For investment	270	-	-	307	-	-
Total instruments acquired	270	-	-	307	-	-

b) Other transactions with related parties

For the periods ended September 30, 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	
			Expense	Income
		MCh$	MCh$	MCh$
September 2010				
Artikos Chile S.A	Procurement service	321	321	-
Bolsa de Comercio de Santiago	Terminal lease	43	43	-
Centro de automatizado S.A.	Clearing services	184	184	-
Compañía de Formularios Continuos Jordan (Chile) S.A.	Printing forms	1,658	1,658	-
Operadoras de Tarjetas de Crédito Nexus S.A.	Card processing	2,799	2,799	-
Redbanc S.A.	ATM operation	1,721	1,721	-
Servipag Ltda.	Collection and service payments	3,901	3,901	-
Transbank S.A.	Credit card management	3,658	3,658	-
Transkank S.A,	Commisions	12,337		12,337
Vigamil S.A.C.	Printing forms	15	15	-
Viña Morandé S.A.	Purchase of inputs	42	42	-
September 2009				
Artikos Chile S.A	Procurement service	227	227	-
Bolsa de Comercio de Santiago	Terminal lease	68	68	-
Centro de automatizado S.A.	Clearing services	209	209	-
Compañía de Formularios Continuos Jordan (Chile) S.A.	Printing forms	1,945	1,945	-
Operadoras de Tarjetas de Crédito Nexus S.A.	Card processing	2,135	2,135	-
Redbanc S.A.	ATM operation	2,539	2,539	-
Servipag Ltda.	Collection and service payments	4,542	4,542	-
Transbank S.A.	Credit card management	3,793	3,793	
Transbank S.A.	Commisions	11,873		11,873-
Vigamil S.A.C.	Printing forms	149	149	-
Viña Morandé S.A.	Purchase of inputs	36	36	-

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

c) Other assets and liabilities with related parties

	September 30 2010 MCh$	December 31 2009 MCh$
Assets		
Derivative financial instruments	-	-
Other assets	-	-
LIABILITIES		
Derivative financial instruments	-	-
Demand deposits	118,379	33,025
Other deposits	35,839	43,495
Other liabilities	-	-

d) Trading income (loss) with related parties

		As of September 30			
		2010		2009	
Type of income or expense recognized	Entity	Income	Expense	Income	Expense
		MCh$	MCh$	MCh$	MCh$
Income and expenditure (net)	Various business line support companies	4,468	(831)	3,533	(708)
Operating income and expenses		12,337	(14,342)	11,873	(15,643)
Total		16,805	(15,173)	15,406	(16,351)

e) Payments to Board of Directors and key management personnel

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

	For the period ended September, 30	
	2010	2009
	MCh$	MCh$
Short-term benefits to employees (*)	2,659	2,913
Post-employment benefits	-	-
Other long-term benefits	-	-
Contract Termination	929	175
Stock-based Payment	-	-
Total	3,588	3,088

(*) For the nine-month period ended September 30, 2010, the total cost corresponding to the Board of Directors of the Bank amounted to MCH$ 1,428 (MCh$ 1,413 for the period ended September 30. 2009).

f) Investments in related parties

The Bank has the following investments in related parties:

	Investment	
Society	2010	2009
	%	%
Redbanc S.A.	12.71	12.71
Servipag Ltda.	50.00	50.00
Combanc S.A.	10.50	11.52
Transbank S.A.	8.72	8.72
Nexus S.A.	12.90	12.90
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.	1.77	1.74

g) Key personnel

As of September 30, 2010, key personnel of the Bank and its subsidiaries are analyzed as follows:

Position	Number of executives
Director	9
Chief Executive Officer and Regional Officers	8
Division and Area Managers	17
Total	34

h) Transactions with key personnel

As of September 30 during 2010 and 2009, the Bank has carried out the following transactions with key personnel:

	For the periods ended Seotember 30,					
	2010			2009		
	Debt Balance	Total income	Income received by key executives	Debt balance	Total income	Income received by key executives
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Credit cards and other benefits	439	461,790	15	185	429,279	17
Mortgage loans	1,293	93,414	56	1,451	9,831	-
Guarantees	1,384	-	-	1,472	-	-
Total	3,116	555,204	71	3,108	439,110	17

The Bank as of September 30, 2010 presents the following related contracts:

N°	Service 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 is contracted	Indefinite	Automatic renovation
2	Centro de automatizado S.A. (CCA)	Electronic Clearing house	Clearing Services	Participation and incorporation to the electronic fund 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

From September 30, 2010 to the issuing date of these financial statements, there have been no significant events that may affect or influence in the presentation of these consolidated financial statements.

Fernando Vallejos Vásquez	Lionel Olavarría Leyton
Chief Accounting Officer	Chief Executive Officer