Unaudited Balance Sheet	Sep-10	Sep-10	Jun-10	Sep-09	Sept. 10/09	Sept. 10 / Jun. 10
Assets	**US$ths**		**Ch$mn**			**% Chg.**
Cash and balances from Central Bank	3,148,117	1,522,587	1,398,881	906,871	67.9%	8.8%
Funds to be cleared	1,003,333	485,262	486,914	405,829	19.6%	(0.3%)
Financial assets held for trading	821,549	397,342	812,454	733,319	(45.8%)	(51.1%)
Investment collateral under agreements to repurchase	134,384	64,995	5,000	16,086	304.0%	1199.9%
Derivatives	3,424,729	1,656,370	1,531,224	1,428,496	16.0%	8.2%
Interbank loans	149,248	72,184	41,437	56,674	27.4%	74.2%
Loans, net of reserves for loan losses	**30,607,228**	**14,803,186**	**14,194,842**	**13,245,608**	**11.8%**	**4.3%**
Available-for-sale financial assets	3,310,297	1,601,025	1,341,296	1,903,217	(15.9%)	19.4%
Held-to-maturity investments	-	-	-	-	--%	--%
Investments in other companies	15,096	7,301	6,502	7,184	1.6%	12.3%
Intangible assets	144,681	69,975	71,074	64,858	7.9%	(1.5%)
Fixed assets	331,717	160,435	163,184	186,763	(14.1%)	(1.7%)
Current tax assets	12,298	5,948	5,464	4,519	31.6%	8.9%
Deferred tax assets	285,243	137,958	111,938	105,422	30.9%	23.2%
Other assets	1,350,739	653,285	595,246	541,467	20.7%	9.8%
Total Assets	**44,738,660**	**21,637,853**	**20,765,456**	**19,606,313**	**10.4%**	**4.2%**
Liabilities and Equity						
Demand deposits	8,253,348	3,991,732	4,168,884	3,152,739	26.6%	(4.2%)
Funds to be cleared	881,739	426,453	303,207	254,983	67.2%	40.6%
Investments sold under agreements to repurchase	310,059	149,960	146,098	807,034	(81.4%)	2.6%
Time deposits and savings accounts	14,794,196	7,155,213	7,193,376	7,456,731	(4.0%)	(0.5%)
Derivatives	3,416,096	1,652,195	1,250,547	1,318,230	25.3%	32.1%
Deposits from credit institutions	3,572,834	1,728,001	2,100,234	1,741,380	(0.8%)	(17.7%)
Marketable debt securities	8,227,950	3,979,448	3,245,162	2,717,508	46.4%	22.6%
Other obligations	339,510	164,204	158,089	145,925	12.5%	3.9%
Current tax liabilities	58,900	28,487	21,656	60,503	(52.9%)	31.5%
Deferred tax liability	8,047	3,892	2,672	2,149	81.1%	45.7%
Provisions	424,387	205,255	191,001	151,724	35.3%	7.5%
Other liabilities	756,899	366,074	290,744	211,372	73.2%	25.9%
Total Liabilities	**41,043,966**	**19,850,914**	**19,071,670**	**18,020,278**	**10.2%**	**4.1%**
Equity						
Capital	1,842,868	891,303	891,303	891,303	0.0%	0.0%
Reserves	106,563	51,539	51,539	(16,960)	--%	0.0%
Unrealized gain (loss) Available-for-sale financial assets	(28,798)	(13,928)	(18,193)	(33,001)	(57.8%)	(23.4%)
Retained Earnings:	**1,712,863**	**828,426**	**740,677**	**713,806**	**16.1%**	**11.8%**
Retained earnings previous periods	1,158,127	560,128	560,128	508,045	10.3%	0.0%
Net income	792,480	383,283	257,927	293,944	30.4%	48.6%
Provision for mandatory dividend	(237,744)	(114,985)	(77,378)	(88,183)	30.4%	48.6%
Total Shareholders' Equity	**3,633,495**	**1,757,340**	**1,665,326**	**1,555,148**	**13.0%**	**5.5%**
Minority Interest	61,199	29,599	28,460	30,887	(4.2%)	4.0%
Total Equity	**3,694,695**	**1,786,939**	**1,693,786**	**1,586,035**	**12.7%**	**5.5%**
Total Liabilities and Equity	**44,738,660**	**21,637,853**	**20,765,456**	**19,606,313**	**10.4%**	**4.2%**

YTD Income Statement Unaudited	Sep-10 US$ths.	Sep-10 Ch$ million	Sep-09	Sept. 10/09 % Chg.
Interest revenue	2,161,898	1,045,602	865,415	20.8%
Interest expense	(698,331)	(337,748)	(234,278)	44.2%
Net interest income	**1,463,567**	**707,854**	**631,137**	**12.2%**
Fee income	511,415	247,346	235,424	5.1%
Fee expense	(110,412)	(53,401)	(45,892)	16.4%
Net fee income	**401,003**	**193,945**	**189,532**	**2.3%**
Net gains from mark-to-market and trading	107,404	51,946	52,013	(0.1%)
Exchange differences, net	50,410	24,381	77,968	(68.7%)
Financial transactions, net	**157,815**	**76,327**	**129,981**	**(41.3%)**
Other operating income	125,248	60,576	8,645	600.7%
Total operating income	**2,147,632**	**1,038,702**	**959,295**	**8.3%**
Provision expense	**(431,771)**	**(208,826)**	**(266,093)**	**(21.5%)**
Total operating income net of provisions	**1,715,861**	**829,876**	**693,202**	**19.7%**
Personnel expenses	(382,345)	(184,921)	(167,846)	10.2%
Administrative expenses	(226,906)	(109,743)	(102,661)	6.9%
Depreciation and amortization	(74,903)	(36,227)	(34,655)	4.5%
Impairment	(9,645)	(4,665)	0	--%
Operating expenses	**(693,799)**	**(335,556)**	**(305,162)**	**10.0%**
Other operating expenses	(108,093)	(52,279)	(29,632)	76.4%
Total operating expenses	(801,892)	(387,835)	(334,794)	15.8%
Net operating income	**913,969**	**442,041**	**358,408**	**23.3%**
Income attributable to investments in other companies	2,429	1,175	863	36.2%
Net income before taxes	**916,398**	**443,216**	**359,271**	**23.4%**
Income tax	(124,123)	(60,032)	(60,514)	(0.8%)
Net income from ordinary activities	**792,275**	**383,184**	**298,757**	**28.3%**
Net income discontinued operations	0	0	0	**--%**
Net income attributable to:				
Minority interest	(205)	(99)	4,813	--%
Net income attributable to shareholders	**792,480**	**383,283**	**293,944**	**30.4%**

Unaudited Quarterly Income Statement	3Q10	3Q10	2Q10	3Q09	3Q10 / 3Q09	3Q / 2Q 10
	US$ths.	Ch$mn			% Chg.	
Interest revenue	734,922	355,445	368,919	279,880	27.0%	(3.7%)
Interest expense	(247,640)	(119,771)	(126,137)	(62,627)	91.2%	(5.0%)
Net interest income	**487,282**	**235,674**	**242,782**	**217,253**	**8.5%**	**(2.9%)**
Fee income	176,531	85,379	82,808	79,584	7.3%	3.1%
Fee expense	(39,167)	(18,943)	(17,650)	(14,828)	27.8%	7.3%
Net fee income	**137,364**	**66,436**	**65,158**	**64,756**	**2.6%**	**2.0%**
Net gains from mark-to-market and trading	(93,183)	(45,068)	44,922	51,447	--%	--%
Exchange differences, net	138,077	66,781	(19,881)	(19,937)	--%	--%
Total financial transactions, net	**44,894**	**21,713**	**25,041**	**31,510**	**(31.1%)**	**(13.3%)**
Other operating income, net	71,457	34,560	19,951	3,219	973.6%	73.2%
Total operating income	**740,997**	**358,383**	**352,932**	**316,738**	**13.1%**	**1.5%**
Provision expense	**(170,965)**	**(82,687)**	**(55,952)**	**(79,122)**	**4.5%**	**47.8%**
Total operating income net of provisions	**570,032**	**275,696**	**296,980**	**237,616**	**16.0%**	**(7.2%)**
Personnel expenses	(130,942)	(63,330)	(66,002)	(55,751)	13.6%	(4.0%)
Administrative expenses	268,126	(37,983)	(35,707)	(34,955)	8.7%	6.4%
Depreciation and amortization	(23,352)	(11,294)	(12,592)	(12,069)	(6.4%)	(10.3%)
Impairment	(1,991)	(963)	(3,686)	0	--%	(73.9%)
Operating expenses	**(234,819)**	**(113,570)**	**(117,987)**	**(102,775)**	**10.5%**	**(3.7%)**
Other operating expenses	(45,643)	(22,075)	(17,648)	(1,922)	1048.5%	25.1%
Total operating expenses	(280,461)	(135,645)	(135,635)	(104,697)	29.6%	0.0%
Income attributable to investments in other companies	1,720	832	223	97	757.7%	273.1%
Net income before taxes	**291,291**	**140,883**	**161,568**	**133,016**	**5.9%**	**(12.8%)**
Income tax	(29,172)	(14,109)	(24,163)	(22,439)	(37.1%)	(41.6%)
Net income from ordinary activities	**262,119**	**126,774**	**137,405**	**110,577**	**14.6%**	**(7.7%)**
Net income discontinued operations	0	0	0	0		
Net income attributable to:						
Minority interest	2,932	1,418	(1,418)	676	109.8%	--%
Net income attributable to shareholders	**259,187**	**125,356**	**138,823**	**109,901**	**14.1%**	**-9.7%**

	Mar-09	Jun-09	Sep-09	Dec-09	Mar-10	Jun-10	Sep-10
(Ch$ millions)							
Loans							
Consumer loans	2,187,832	2,121,045	2,155,200	2,244,035	2,303,983	2,404,128	2,554,884
Residential mortgage loans	3,927,343	3,970,896	4,033,091	4,159,052	4,219,733	4,360,496	4,498,799
Commercial loans	7,870,502	7,309,545	7,395,336	7,324,777	7,519,854	7,817,843	8,178,336
Total loans	**13,985,677**	**13,401,486**	**13,583,627**	**13,727,864**	**14,043,570**	**14,582,467**	**15,232,019**
Allowance for loan losses	(281,265)	(314,191)	(338,020)	(349,485)	(374,064)	(387,624)	(428,833)
Total loans, net of allowances	**13,704,412**	**13,087,295**	**13,245,607**	**13,378,379**	**13,669,506**	**14,194,843**	**14,803,186**
Loans by segment							
Individuals	6,782,663	6,815,737	6,980,092	7,287,296	7,411,686	7,715,031	8,035,617
SMEs	2,007,115	2,002,641	2,055,911	2,097,592	2,143,885	2,210,170	2,301,536
Total retail lending	**8,789,778**	**8,818,378**	**9,036,003**	**9,384,888**	**9,555,571**	**9,925,201**	**10,337,153**
Institutional lending	262,664	262,947	285,129	291,867	313,079	330,980	340,274
Middle-Market & Real estate	3,048,591	2,844,124	2,838,365	2,779,165	2,907,944	2,983,741	3,160,681
Corporate	1,903,951	1,505,737	1,449,001	1,266,310	1,279,965	1,347,855	1,406,210
Customer funds							
Demand deposits	3,092,010	3,083,814	3,152,739	3,533,534	3,890,230	4,168,884	3,991,732
Time deposits	8,677,857	8,342,396	7,456,731	7,175,257	6,818,939	7,193,376	7,155,213
Total deposits	**11,769,867**	**11,426,210**	**10,609,470**	**10,708,791**	**10,709,169**	**11,362,260**	**11,146,945**
Mutual funds (Off balance sheet)	3,085,227	3,342,860	3,476,457	3,427,829	3,635,544	3,510,479	3,304,767
Total customer funds	**14,855,094**	**14,769,070**	**14,085,927**	**14,136,620**	**14,344,713**	**14,872,739**	**14,451,712**
Loans / Deposits1	**96.5%**	**94.3%**	**102.4%**	**100.9%**	**104.3%**	**99.8%**	**100.9%**
Average balances							
Avg. interest earning assets	15,742,285	15,147,554	15,184,842	15,562,696	15,776,237	15,816,902	16,463,951
Avg. loans	14,312,882	13,733,919	13,479,883	13,647,750	13,879,173	14,291,144	14,874,816
Avg. assets	20,491,544	19,719,613	19,384,473	20,123,590	20,738,402	20,742,244	20,915,047
Avg. demand deposits	2,952,461	3,087,754	3,079,230	3,278,373	3,678,104	4,107,978	4,005,565
Avg equity	1,517,710	1,495,755	1,528,506	1,608,510	1,665,977	1,644,453	1,712,967
Avg. free funds	4,470,170	4,583,509	4,607,736	4,886,883	5,344,081	5,752,431	5,718,532
Capitalization							
Risk weighted assets	13,979,591	13,544,319	13,918,058	14,202,118	15,513,732	16,210,259	16,739,710
Tier I (Shareholders' equity)	1,543,039	1,497,019	1,555,148	1,658,316	1,683,103	1,665,326	1,757,340
Tier II	560,232	535,978	563,856	555,776	599,353	627,608	672,740
Regulatory capital	2,103,271	2,032,997	2,119,004	2,214,092	2,282,455	2,292,934	2,430,080
Tier I ratio	11.0%	11.1%	11.2%	11.7%	10.8%	10.3%	10.5%
BIS ratio	15.0%	15.0%	15.2%	15.6%	14.7%	14.1%	14.5%
Profitability & Efficiency							
Net interest margin	4.8%	6.0%	5.7%	5.8%	5.8%	6.1%	5.7%
Efficiency ratio	34.5%	31.5%	32.6%	30.5%	33.0%	35.2%	33.8%
Avg. Free funds / interest earning assets	28.4%	30.3%	30.3%	31.4%	33.9%	36.4%	34.7%
Return on avg. equity	20.2%	28.7%	28.8%	34.1%	28.6%	33.8%	29.3%
Return on avg. assets	1.5%	2.2%	2.3%	2.7%	2.3%	2.7%	2.4%

	Mar-09	Jun-09	Sep-09	Dec-09	Mar-10	Jun-10	Sep-10
Asset quality							
Non-performing loans (NPLs)2	392,802	415,311	383,172	409,067	385,211	415,556	407,831
Expected loss4	281,265	314,191	338,020	349,485	374,064	387,624	428,833
NPLs / total loans	2.81%	3.10%	2.82%	2.98%	2.74%	2.85%	2.68%
Coverage of NPLs (Loan loss allowance / NPLs)	71.60%	75.65%	88.22%	85.43%	97.11%	93.28%	105.15%
Expected loss (Loan loss allowances / Loans)	2.01%	2.34%	2.49%	2.55%	2.66%	2.66%	2.82%
Cost of credit (prov. expense / loans)	2.60%	2.87%	2.33%	1.97%	2.00%	1.53%	2.17%
Network							
Branches	500	501	502	498	498	499	500
ATMs	1,929	1,929	1,991	1,917	1,856	1,871	1,914
Employees	11,578	11,391	11,280	11,204	11,155	11,133	11,049
Market information (period-end)							
Net income per share (Ch$)	0.41	0.57	0.58	0.73	0.63	0.74	0.67
Net income per ADR (US$)	0.73	1.12	1.11	1.49	1.25	1.41	1.42
Stock price	19.1	23.9	30.4	30.7	34.4	35.7	45.1
ADR price	34.4	46.7	57.5	64.8	68.2	67.1	96.6
Market capitalization (US$mn)	6,230	8,468	10,436	11,749	12,373	12,168	17,512
Shares outstanding	188,446.1	188,446.1	188,446.1	188,446.1	188,446.1	188,446.1	188,446.1
ADRs (1 ADR = 1,039 shares)	181.4	181.4	181.4	181.4	181.4	181.4	181.4
Other Data							
Quarterly inflation rate5	(2.30%)	(0.13%)	(0.47%)	0.52%	0.27%	0.97%	0.65%
Avg. overnight interbank rate (nominal)	5.49%	1.40%	0.46%	0.43%	0.40%	0.51%	1.76%
Avg. 10 year Central Bank yield (real)	2.60%	2.86%	2.88%	3.09%	3.14%	3.04%	2.82%
Avg. 10 year Central Bank yield (nominal)	5.09%	5.63%	5.70%	6.13%	6.41%	6.42%	6.07%
Observed Exchange rate (Ch$/US$) (period-end)	582.1	529.07	546.07	506.43	526.29	543.09	485.23

1 Ratio = Loans - marketable securities / Time deposits + demand deposits

2 Capital + future interest of all loans with one installment 90 days or more overdue.

3 Total installments plus lines of credit more than 90 days overdue

4 Based on internal credit models and SBIF guidelines. Banks must have a 100% coverage of expected loss

5 Calculated using the variation of the Unidad de Fomento (UF) in the period