Unaudited Balance Sheet	Dec-10	Dec-10	Sep-10	Dec-10	Dec. 10 / 09	Dec. 10 / Sept. 10
Assets	**US$ths**		**Ch$mn**		**% Chg.**	
Cash and balances from Central Bank	3,765,785	1,762,199	1,522,587	2,043,458	(13.8%)	15.7%
Funds to be cleared	800,017	374,368	485,262	468,134	(20.0%)	(22.9%)
Financial assets held for trading	811,350	379,671	397,342	798,539	(52.5%)	(4.4%)
Investment collateral under agreements to repurchase	365,392	170,985	64,995	14,020	1119.6%	163.1%
Derivatives	3,471,264	1,624,378	1,656,370	1,393,878	16.5%	(1.9%)
Interbank loans	148,888	69,672	72,184	23,370	198.1%	(3.5%)
Loans, net of reserves for loan losses	**32,514,837**	**15,215,318**	**14,803,186**	**13,378,379**	**13.7%**	**2.8%**
Available-for-sale financial assets	3,149,866	1,473,980	1,601,025	1,830,090	(19.5%)	(7.9%)
Held-to-maturity investments	-	-	-	-		
Investments in other companies	15,547	7,275	7,301	7,417	(1.9%)	(0.4%)
Intangible assets	166,663	77,990	69,975	77,260	0.9%	11.5%
Fixed assets	331,200	154,985	160,435	184,122	(15.8%)	(3.4%)
Current tax assets	26,710	12,499	5,948	4,541	175.2%	110.1%
Deferred tax assets	252,087	117,964	137,958	95,229	23.9%	(14.5%)
Other assets	1,369,661	640,933	653,285	452,559	41.6%	(1.9%)
Total Assets	**47,189,266**	**22,082,217**	**21,637,853**	**20,770,996**	**6.3%**	**2.1%**
Liabilities and Equity						
Demand deposits	9,053,177	4,236,434	3,991,732	3,533,534	19.9%	6.1%
Funds to be cleared	641,361	300,125	426,453	275,474	8.9%	(29.6%)
Investments sold under agreements to repurchase	629,822	294,725	149,960	1,114,605	(73.6%)	96.5%
Time deposits and savings accounts	15,511,822	7,258,757	7,155,213	7,175,257	1.2%	1.4%
Derivatives	3,513,149	1,643,978	1,652,195	1,348,906	21.9%	(0.5%)
Deposits from credit institutions	3,385,099	1,584,057	1,728,001	2,046,790	(22.6%)	(8.3%)
Marketable debt securities	8,955,846	4,190,888	3,979,448	2,924,676	43.3%	5.3%
Other obligations	355,356	166,289	164,204	146,911	13.2%	1.3%
Current tax liabilities	2,763	1,293	28,487	63,831	(98.0%)	(95.5%)
Deferred tax liability	11,627	5,441	3,892	3,380	61.0%	39.8%
Provisions	588,302	275,296	205,255	186,121	47.9%	34.1%
Other liabilities	558,451	261,327	366,074	263,396	(0.8%)	(28.6%)
Total Liabilities	**43,206,774**	**20,218,610**	**19,850,914**	**19,082,881**	**6.0%**	**1.9%**
Equity						
Capital	1,904,697	891,303	891,303	891,303	0.0%	0.0%
Reserves	110,138	51,539	51,539	51,539	0.0%	0.0%
Unrealized gain (loss) Available-for-sale financial assets	(11,070)	(5,180)	(13,928)	(26,804)	(80.7%)	(62.8%)
Retained Earnings:	**1,910,751**	**894,136**	**828,426**	**742,278**	**20.5%**	**7.9%**
Retained earnings previous periods	1,196,983	560,128	560,128	440,401	27.2%	0.0%
Net income	1,019,671	477,155	383,283	431,253	10.6%	24.5%
Provision for mandatory dividend	(305,902)	(143,147)	(114,985)	(129,376)	10.6%	24.5%
Total Shareholders' Equity	**3,914,517**	**1,831,798**	**1,757,340**	**1,658,316**	**10.5%**	**4.2%**
Minority Interest	67,975	31,809	29,599	29,799	6.7%	7.5%
Total Equity	**3,982,492**	**1,863,607**	**1,786,939**	**1,688,115**	**10.4%**	**4.3%**
Total Liabilities and Equity	**47,189,266**	**22,082,217**	**21,637,853**	**20,770,996**	**6.3%**	**2.1%**

YTD Income Statement Unaudited	Dec-10 US$ths.	Dec-10 Ch$ million	Dec-09	Dec. 10 / 09 % Chg.
Interest revenue	3,019,517	1,412,983	1,207,778	17.0%
Interest expense	(1,011,356)	(473,264)	(351,262)	34.7%
Net interest income	**2,008,161**	**939,719**	**856,516**	**9.7%**
Fee income	722,690	338,183	315,925	7.0%
Fee expense	(159,421)	(74,601)	(61,795)	20.7%
Net fee income	**563,270**	**263,582**	**254,130**	**3.7%**
Net income from financial operations	82,819	38,755	3,887	897.0%
Net foreign exchange income	122,306	57,233	163,241	(64.9%)
Total financial transactions, net	**205,124**	**95,988**	**167,128**	**(42.6%)**
Other operating income	178,224	83,400	33,243	150.9%
Operating profit before loan losses	**2,954,779**	**1,382,689**	**1,311,017**	**5.5%**
Provision expense	**(578,914)**	**(270,903)**	**(333,847)**	**(18.9%)**
Total operating income net of interest, fee and provision expenses	**2,375,865**	**1,111,786**	**977,170**	**13.8%**
Personnel expenses	(534,811)	(250,265)	(224,484)	11.5%
Administrative expenses	(314,869)	(147,343)	(136,712)	7.8%
Depreciation and amortization	(105,573)	(49,403)	(46,623)	6.0%
Impairment	(10,525)	(4,925)	(75)	--%
Operating expenses	**(965,778)**	**(451,936)**	**(407,894)**	**10.8%**
Other operating expenses	(219,744)	(102,829)	(44,405)	131.6%
Total operating expenses	(1,185,522)	(554,765)	(452,299)	22.7%
Net operating income	**1,190,343**	**557,021**	**524,871**	**6.1%**
Income attributable to investments in other companies	2,502	1,171	297	294.3%
Net income before taxes	**1,192,845**	**558,192**	**525,168**	**6.3%**
Income tax	(168,734)	(78,959)	(88,862)	(11.1%)
Net income from ordinary activities	**1,024,112**	**479,233**	**436,306**	**9.8%**
Net income discontinued operations	0	0	0	**--%**
Net income attributable to:				
Minority interest	4,441	2,078	5,053	--%
Net income attributable to shareholders	**1,019,671**	**477,155**	**431,253**	**10.6%**

Unaudited Quarterly Income Statement	4Q10	4Q10	3Q10	4Q09	4Q10 / 4Q09
	US$ths.		Ch$mn		% C
Interest revenue	785,086	367,381	355,445	342,363	7.3%
Interest expense	(289,595)	(135,516)	(119,771)	(116,984)	15.8%
Net interest income	**495,491**	**231,865**	**235,674**	**225,379**	**2.9%**
Fee income	194,117	90,837	85,379	80,501	12.8%
Fee expense	(45,304)	(21,200)	(18,943)	(15,903)	33.3%
Net fee income	**148,813**	**69,637**	**66,436**	**64,598**	**7.8%**
Net income from financial operations	(28,189)	(13,191)	(45,068)	(48,126)	(72.6%)
Net foreign exchange income	70,204	32,852	66,781	85,273	(61.5%)
Total financial transactions, net	**42,015**	**19,661**	**21,713**	**37,147**	**(47.1%)**
Other operating income	48,774	22,824	34,560	24,598	(7.2%)
Operating profit before loan losses	**735,093**	**343,987**	**358,383**	**351,722**	**(2.2%)**
Provision expense	**(132,657)**	**(62,077)**	**(82,687)**	**(67,754)**	**(8.4%)**
Total operating income net of interest, fee and provision expenses	**602,436**	**281,910**	**275,696**	**283,968**	**(0.7%)**
Personnel expenses	(139,639)	(65,344)	(63,330)	(56,638)	15.4%
Administrative expenses	330,140	(37,600)	(37,983)	(34,051)	10.4%
Depreciation and amortization	(28,157)	(13,176)	(11,294)	(11,968)	10.1%
Impairment	(556)	(260)	(963)	(75)	246.7%
Operating expenses	**(248,702)**	**(116,380)**	**(113,570)**	**(102,732)**	**13.3%**
Other operating expenses	(108,024)	(50,550)	(22,075)	(14,773)	242.2%
Total operating expenses	(356,726)	(166,930)	(135,645)	(117,505)	42.1%
Net operating income	**245,710**	**114,980**	**140,051**	**166,463**	**(30.9%)**
Income attributable to investments in other comp	(9)	(4)	832	(566)	(99.3%)
		0	0	0	
Net income before taxes	**245,701**	**114,976**	**140,883**	**165,897**	**(30.7%)**
Income tax	(40,447)	(18,927)	(14,109)	(28,348)	(33.2%)
Net income from ordinary activities	**205,255**	**96,049**	**126,774**	**137,549**	**(30.2%)**
Net income discontinued operations	0	0	0	0	
Net income attributable to:					
Minority interest	4,652	2,177	1,418	240	807.1%
Net income attributable to shareholders	**200,603**	**93,872**	**125,356**	**137,309**	**(31.6%)**

4Q / 3Q 10 Chg.
3.4%
13.1%
(1.6%)
6.4%
11.9%
4.8%
(70.7%)
(50.8%)
(9.5%)
(34.0%)
(4.0%)
(24.9%)
2.3%
3.2%
(1.0%)
16.7%
(73.0%)
2.5%
129.0%
23.1%
(17.9%)
--%
(18.4%)
34.1%
(24.2%)
--%
(25.1%)

(Ch$ millions)	Mar-09	Jun-09	Sep-09	Dec-09	Mar-10	Jun-10	Sep-10	Dec-10
Loans								
Consumer loans	2,187,832	2,121,045	2,155,200	2,244,035	2,303,983	2,404,128	2,554,884	2,700,791
Residential mortgage loans	3,927,343	3,970,896	4,033,091	4,159,052	4,219,733	4,360,496	4,498,799	4,651,136
Commercial loans	7,870,502	7,309,545	7,395,336	7,324,777	7,519,854	7,817,843	8,178,336	8,305,630
Total loans	**13,985,677**	**13,401,486**	**13,583,627**	**13,727,864**	**14,043,570**	**14,582,467**	**15,232,019**	**15,657,557**
Allowance for loan losses	(281,265)	(314,191)	(338,020)	(349,485)	(374,064)	(387,624)	(428,833)	(442,238)
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**	**15,215,319**
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	8,407,416
SMEs	2,007,115	2,002,641	2,055,911	2,097,592	2,143,885	2,210,170	2,301,536	2,375,192
Total retail lending	**8,789,778**	**8,818,378**	**9,036,003**	**9,384,888**	**9,555,571**	**9,925,201**	**10,337,153**	**10,782,608**
Institutional lending	262,664	262,947	285,129	291,867	313,079	330,980	340,274	331,153
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	3,288,107
Corporate	1,903,951	1,505,737	1,449,001	1,266,310	1,279,965	1,347,855	1,406,210	1,293,321
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	4,236,434
Time deposits	8,677,857	8,342,396	7,456,731	7,175,257	6,818,939	7,193,376	7,155,213	7,258,757
Total deposits	**11,769,867**	**11,426,210**	**10,609,470**	**10,708,791**	**10,709,169**	**11,362,260**	**11,146,945**	**11,495,191**
Mutual funds (Off balance sheet)	3,085,227	3,342,860	3,476,457	3,427,829	3,635,544	3,510,479	3,305,683	3,188,151
Total customer funds	**14,855,094**	**14,769,070**	**14,085,927**	**14,136,620**	**14,344,713**	**14,872,739**	**14,452,628**	**14,683,342**
Loans / Deposits1	**96.5%**	**94.3%**	**102.4%**	**100.9%**	**104.3%**	**99.8%**	**100.9%**	**99.8%**
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	17,176,435
Avg. loans	14,312,882	13,733,919	13,479,883	13,647,750	13,879,173	14,291,144	14,874,816	15,470,132
Avg. assets	20,491,544	19,719,613	19,384,473	20,123,590	20,738,402	20,742,244	20,915,047	21,851,516
Avg. demand deposits	2,952,461	3,087,754	3,079,230	3,278,373	3,678,104	4,107,978	4,005,565	4,056,105
Avg equity	1,517,710	1,495,755	1,528,506	1,608,510	1,665,977	1,644,453	1,712,967	1,801,866
Avg. free funds	4,470,170	4,583,509	4,607,736	4,886,883	5,344,081	5,752,431	5,718,532	5,857,971
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	17,247,734
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	1,831,799
Tier II	560,232	535,978	563,856	555,776	599,353	627,608	672,740	672,099
Regulatory capital	2,103,271	2,032,997	2,119,004	2,214,092	2,282,455	2,292,934	2,430,080	2,503,898
Tier I ratio	11.0%	11.1%	11.2%	11.7%	10.8%	10.3%	10.5%	10.6%
BIS ratio	15.0%	15.0%	15.2%	15.6%	14.7%	14.1%	14.5%	14.5%
Profitability & Efficiency								
Net interest margin	4.8%	6.0%	5.7%	5.8%	5.8%	6.1%	5.7%	5.4%
Efficiency ratio	34.5%	31.5%	32.6%	30.5%	33.0%	35.2%	33.8%	39.7%
Avg. Free funds / interest earning assets	28.4%	30.3%	30.3%	31.4%	33.9%	36.4%	34.7%	34.1%
Return on avg. equity	20.2%	28.7%	28.8%	34.1%	28.6%	33.8%	29.3%	20.8%
Return on avg. assets	1.5%	2.2%	2.3%	2.7%	2.3%	2.7%	2.4%	1.7%

	Mar-09	Jun-09	Sep-09	Dec-09	Mar-10	Jun-10	Sep-10	Dec-10
Asset quality								
Non-performing loans (NPLs)2	392,802	415,311	383,172	409,067	385,211	415,556	407,831	416,739
Past due loans3	169,220	181,645	175,426	193,250	197,060	200,524	207,530	206,601
Expected loss4	281,265	314,191	338,020	349,485	374,064	387,624	428,833	442,238
NPLs / total loans	2.81%	3.10%	2.82%	2.98%	2.74%	2.85%	2.68%	2.66%
PDL / total loans	1.21%	1.36%	1.29%	1.41%	1.40%	1.38%	1.36%	1.32%
Coverage of NPLs (Loan loss allowance / NPLs)	71.60%	75.65%	88.22%	85.43%	97.11%	93.28%	105.15%	106.12%
Coverage of PDLs (Loan loss allowance / PDLs)	166.2%	173.0%	192.7%	180.8%	189.8%	193.3%	206.6%	214.1%
Expected loss (Loan loss allowances / Loans)	2.01%	2.34%	2.49%	2.55%	2.66%	2.66%	2.82%	2.82%
Cost of credit (prov. expense / loans)	2.60%	2.87%	2.33%	1.97%	2.00%	1.53%	2.17%	1.59%
Network								
Branches	501	502	502	498	498	499	500	504
ATMs	1,929	1,929	1,991	1,917	1,856	1,871	1,914	2,018
Employees	11,578	11,391	11,280	11,204	11,155	11,133	11,049	11,001
Market information (period-end)								
Net income per share (Ch$)	0.41	0.57	0.58	0.73	0.63	0.74	0.67	0.50
Net income per ADR (US$)	0.73	1.12	1.11	1.49	1.25	1.41	1.42	1.11
Stock price	19.1	23.9	30.4	30.7	34.4	35.7	45.1	42.3
ADR price	34.4	46.7	57.5	64.8	68.2	67.1	96.6	93.5
Market capitalization (US$mn)	6,230	8,468	10,436	11,749	12,373	12,168	17,512	16,953
Shares outstanding	188,446.1	188,446.1	188,446.1	188,446.1	188,446.1	188,446.1	188,446.1	188,446.1
ADRs (1 ADR = 1,039 shares)	181.4	181.4	181.4	181.4	181.4	181.4	181.4	181.4
Other Data								
Quarterly inflation rate5	(2.30%)	(0.13%)	(0.47%)	0.52%	0.27%	0.97%	0.65%	0.54%
Avg. overnight interbank rate (nominal)	5.49%	1.40%	0.46%	0.43%	0.40%	0.51%	1.76%	2.90%
Avg. 10 year Central Bank yield (real)	2.60%	2.86%	2.88%	3.09%	3.14%	3.04%	2.82%	3.01%
Avg. 10 year Central Bank yield (nominal)	5.09%	5.63%	5.70%	6.13%	6.41%	6.42%	6.07%	6.12%
Observed Exchange rate (Ch$/US$) (period-end)	582.1	529.07	546.07	506.43	526.29	543.09	485.23	468.37

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