



Consolidated Interim Financial Statements

September 30, 2013 and 2012



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BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES
CONSOLIDATED INTERIM STATEMENTS OF FINANCIAL POSITION



	Notes	September 30,	December 31,
		2013	2012
		MCLP\$	MCLP\$
Assets			
Cash and deposits in banks	5	1,414,258	1,459,619
Items in course of collection	5	901,764	394,396
Trading portfolio financial instruments		952,850	1,223,519
Investments under agreements to resell		154,500	134,808
Derivative financial agreements		727,758	469,156
Loans and receivables from banks, net		81,180	88,306
Loans and receivables from customers, net	6	13,428,970	12,748,124
Financial investments available for sale		941,214	771,381
Investments in other companies		75,256	67,235
Intangible assets		83,589	80,968
Property, plant and equipment, net		215,362	205,057
Current income tax provision		5,031	4,237
Deferred income taxes		56,229	60,109
Other assets		180,821	219,663
TOTAL ASSETS		19,218,782	17,926,578
LIABILITIES			
Current accounts and demand deposits		3,679,648	3,618,365
Items in course of collection	5	777,007	248,898
Obligations under agreements to repurchase		382,447	325,163
Time deposits and saving accounts		7,700,423	7,222,588
Derivative financial agreements		662,007	428,236
Borrowings from financial institutions		1,430,005	2,060,444
Debt issued	7	2,645,432	2,065,074
Other financial obligations		64,864	115,069
Deferred income taxes		39,715	44,605
Provisions		144,268	179,425
Other liabilities		176,467	198,754
TOTAL LIABILITIES		17,702,283	16,506,621
SHAREHOLDERS' EQUITY			
Attributable to equity holders of the Bank:			
Capital	9	1,381,871	1,202,180
Accumulated other comprehensive income	9	(4,692)	27,897
Retained earnings:			
Retained earnings from previous period	9	-	-
Net income for the period	9	199,027	271,256
Less: Accrual for minimum dividends	9	(59,708)	(81,377)
TOTAL EQUITY OF EQUITY HOLDERS OF THE BANK		1,516,498	1,419,956
Non-controlling interest		1	1
TOTAL SHAREHOLDERS' EQUITY		1,516,499	1,419,957
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		19,218,782	17,926,578

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

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES
CONSOLIDATED INTERIM STATEMENTS OF INCOME FOR THE PERIOD



	Notes	For the nine-month periods ended	
		September 30,	
		2013	2012
		MCLP\$	MCLP\$
Interest income		864,214	814,941
Interest expense		(394,741)	(378,379)
Net interest income		469,473	436,562
Income from services fees		181,981	170,488
Expenses from services fees		(39,536)	(36,463)
Net service fee income		142,445	134,025
Trading and investment income, net		64,396	9,712
Foreign Exchange gains (losses), net		23,286	65,087
Other operating income		15,656	13,106
Operating income		715,256	658,492
Provisions for loan losses		(134,759)	(117,938)
OPERATING INCOME, NET OF LOAN LOSSES, INTEREST AND FEES		580,497	540,554
Personnel salaries and expenses		(184,369)	(166,937)
Administrative expenses		(112,440)	(103,259)
Depreciation and amortization		(30,190)	(29,163)
Impairment of fixed assets		(167)	(553)
Other operating expenses		(18,250)	(26,964)
TOTAL OPERATING EXPENSES		(345,416)	(326,876)
TOTAL NET OPERATING INCOME		235,081	213,678
Gain attributable to investments in other companies		5,986	5,618
Income before income tax		241,067	219,296
Income tax		(42,040)	(41,073)
Income from continued operations		199,027	178,223
Income from discontinued operations		-	-
CONSOLIDATED NET INCOME FOR THE PERIOD		199,027	178,223
Attributable to:			
Equity holders of the Bank		199,027	178,223
Non-controlling interest		-	-
		199,027	178,223
Earnings per share attributable to the equity holders of the Bank (stated in CLP\$)			
Basic earnings/ diluted earnings per share	9	\$ 1,857	\$ 1,684

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

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES
CONSOLIDATED INTERIM STATEMENTS OF OTHER COMPREHENSIVE INCOME FOR THE PERIOD



	For the nine-month periods ended September 30,	
	2013 MCLP\$	2012 MCLP\$
CONSOLIDATED INCOME FOR THE PERIOD	199,027	178,223
Other comprehensive income, net of income tax:		
Translation differences of foreign operations:		
Net gain/ (loss) on investment hedging from foreign operations	1,144	(2,575)
Total translation differences of foreign operations	1,144	(2,575)
Cash flow hedges:		
Net gain/ (loss) on cash flow hedges	(13,461)	3,960
Net amount transferred to income	(818)	(759)
Total cash flow hedges	(14,279)	3,201
Available for sale investments		
Net gain/ (loss) on available for sale investments	(24,142)	10,500
Net amount transferred to income	922	(2,654)
Total available for sale investments	(23,220)	7,846
Income tax attributable to other comprehensive income		
Income tax attributable to available for sale investments	859	(14)
Income tax attributable to cash flow hedges	2,907	(167)
Total income tax attributable to other comprehensive income	3,766	(181)
Total other comprehensive income	(32,589)	8,291
Total other comprehensive income for the period	166,438	186,514
Comprehensive income attributable to:		
Comprehensive income attributable to equity holders of the Bank	166,438	186,514
Comprehensive income attributable to non-controlling interest	-	-
Total other comprehensive income for the period	166,438	186,514

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

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES
CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN EQUITY



	Capital	Reserves	Accumulated other comprehensive income			Total	Retained earnings				Total equity		
			Available for sale instruments	Cash flow hedges	Cumulative translation adjustments		Retained earnings	Income for the period	Minimum dividends provision	Total	Total attributable to equity holders of the Bank	Non-controlling interest	Total equity
As of January 1, 2012	1,026,985	-	10,202	(209)	2,179	12,172	-	261,268	(78,380)	182,888	1,222,045	4	1,222,049
Transfer to retained earnings	-	-	-	-	-	-	261,268	(261,268)	-	-	-	-	-
Dividends paid	-	-	-	-	-	-	(86,073)	-	78,380	(7,693)	(7,693)	(3)	(7,696)
Capitalization of reserves	175,195	-	-	-	-	-	(175,195)	-	-	(175,195)	-	-	-
Other comprehensive income	-	-	7,832	3,034	(2,575)	8,291	-	-	-	-	8,291	-	8,291
Income for period 2012	-	-	-	-	-	-	-	178,223	-	178,223	178,223	-	178,223
Provision for minimum dividends 2012	-	-	-	-	-	-	-	-	(53,467)	(53,467)	(53,467)	-	(53,467)
As of September 30, 2012	1,202,180	-	18,034	2,825	(396)	20,463	-	178,223	(53,467)	124,756	1,347,399	1	1,347,400
As of January 1, 2013	1,202,180	-	17,425	9,219	1,253	27,897	-	271,256	(81,377)	189,879	1,419,956	1	1,419,957
Transfer to retained earnings	-	-	-	-	-	-	271,256	(271,256)	-	-	-	-	-
Dividends paid	-	-	-	-	-	-	(91,565)	-	81,377	(10,188)	(10,188)	-	(10,188)
Capitalization of reserves	179,691	-	-	-	-	-	(179,691)	-	-	(179,691)	-	-	-
Other comprehensive income	-	-	(22,361)	(11,372)	1,144	(32,589)	-	-	-	-	(32,589)	-	(32,589)
Income for period 2013	-	-	-	-	-	-	-	199,027	-	199,027	199,027	-	199,027
Provision for minimum dividends 2013	-	-	-	-	-	-	-	-	(59,708)	(59,708)	(59,708)	-	(59,708)
As of September 30	1,381,871	-	(4,936)	(2,153)	2,397	(4,692)	-	199,027	(59,708)	139,319	1,516,498	1	1,516,499

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

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES
CONSOLIDATED INTERIM STATEMENTS OF CASH FLOWS



	For the nine-month periods ended September 30,	
	2013	2012
	MCLP\$	MCLP\$
CASH FLOW (USED IN) PROVIDED BY OPERATING ACTIVITIES:		
CONSOLIDATED NET INCOME (LOSS) FOR THE PERIOD	199,027	178,223
Charges (credits) to income not representing cash flows:		
Depreciation and amortization	30,190	29,163
Impairment of fixed assets	167	553
Provision for loan losses	134,759	117,938
Adjustment to the fair value of financial instruments	(7,079)	2,775
Net income from investment in companies	(5,986)	(5,618)
Net loss (gain) from sale of assets received in lieu of payment	(3,211)	6,857
(Loss) gain from the sale of property, plant and equipment	396	119
Write-off of assets received in lieu of payment	2,047	2,178
Income tax	42,040	41,073
Other charges (credits) to income not representing cash flows	(24,362)	(20,229)
Net charge for interest, indexation and fees accrued on assets and liabilities	82,011	35,709
Changes in assets and liabilities affecting operating cash flows:		
Net (increase) decrease in loans and receivables from banks	7,142	30,300
Net (increase) decrease in loans and receivables from customers	(806,622)	(1,021,295)
Net (increase) decrease in investments	72,616	(17,906)
Net (increase) decrease in other demand deposits	61,309	93,073
Net (increase) decrease in obligations under agreements to repurchase	57,313	134,129
Net (increase) decrease in time deposits and savings accounts	475,020	169,384
Net (increase) decrease in borrowings from financial institutions	16,509	154,702
Net (increase) decrease in other financial obligations	(49,804)	(10,890)
Loans from Chile Central Bank (long-term)	414,720	105,029
Repayment of loans from Chile Central Bank (long-term)	(826,712)	(235,966)
Foreign borrowings (long-term)	4,302,453	7,802,150
Repayment of foreign borrowings (long-term)	(4,534,955)	(7,999,101)
Total cash flows (used in) provided by operating activities	(361,012)	(407,650)
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	(25,551)	(13,626)
Proceeds from sale of property, plant and equipment	23	262
Investments in other companies	(3,579)	(2,007)
Investment dividends	2,837	2,237
Sale of assets received in lieu of payment or in foreclosure	3,849	3,690
Net (increase) decrease in other assets and liabilities	(66,488)	64,200
Total cash flows (used in) provided by investing activities	(88,909)	54,756
CASH FLOW FROM FINANCING ACTIVITIES		
Redemption of letters of credit	(9,184)	(20,355)
Bond issuance	206,596	569,272
Bond redemption	297,586	(37,160)
Dividends paid	(91,565)	(86,073)
Total cash flows provided by financing activities	403,433	425,684
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS FOR THE PERIOD	(46,488)	72,790
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	1,753,539	1,399,462
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	1,707,051	1,472,252

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



NOTE 1.1 – GENERAL INFORMATION

Banco de Crédito e Inversiones or Banco BCI (hereinafter “Bank”) is a corporation incorporated in Chile and regulated by the Superintendency of Banks and Financial Institutions (SBIF). Its corporate domicile is El Golf N°125 in the community of Las Condes. The consolidated interim financial statements as of and for the nine months ended September 30, 2013 and 2012 include the Bank and its subsidiaries listed below, as well as its Miami Branch. The Bank participates in all of the businesses and transactions permitted by the General Banking Law, including retail, corporate and real estate banking, large and medium size companies’ services, private banking and asset management services.

The consolidated interim financial statements of Banco BCI and its Subsidiaries for the nine month periods ended September 30, 2013 and 2012 have been prepared according to standards and instructions issued by the Superintendency of Banks and Financial Institutions in its Compendium of Accounting Standards, issued on November 9, 2007.

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

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

Entity	Ownership interest			
	Direct		Indirect	
	2013	2012	2013	2012
	%	%	%	%
Análisis y Servicios S.A.	99.00	99.00	1.00	1.00
Bci Asset Management Administradora de Fondos 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	-	-
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
BCI Securities INC (3)	99.90	99.90	0.10	0.10
Incentivos y Promociones Limitada (2)	SE	SE	SE	SE
Bci Activos Inmobiliarios Fondo de Inversión Privado (1)	40.00	40.00	-	-
Terrenos y Desarrollo S.A.(1)	100.00	100.00	-	-

- (1) For the purposes of consolidation, the subsidiary consolidates its results with BCI Activos Inmobiliarios and Terrenos y Desarrollo S.A.
- (2) Structured entity (SE) dedicated to promoting credit and debit card products. The Bank does not hold any ownership interest in that company.
- (3) BCI Securities Inc. is a subsidiary in the State of Florida, United States of America, whose line of business is stockbrokerage. The investment in this entity was authorized by the Superintendency of Banks and Financial Institutions on January 10, 2013 and by the Central Bank on February 21, 2013. To date, the company is in the process of obtaining a license to operate in the United States of America from the Financial Industry Regulatory Authority (FINRA).

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



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

NOTE 1.2 – SUMMARY OF SIGNIFICANT ACCOUNTING PRINCIPLES

a) Basis of preparation

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

Therefore, the Bank declares that the financial information as of the end of the third quarter of 2013 and 2012 has been taken from the corresponding consolidated interim financial statements at these dates, prepared in accordance with the Accounting Standards and Specific Institutions issued by the Superintendency of Banks and Financial Institutions (SBIF).

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

Given the above, these Consolidated Interim Financial Statements do not include all of the information that would be required of the full Consolidated Financial Statements prepared in accordance with the international accounting and financial reporting standards agreed by the IASB. Therefore, for an adequate understanding of the information included in these Consolidated Interim Financial Statements, they must be read together with the Annual Consolidated Financial Statements of Banco de Crédito e Inversiones for the year ended December 31, 2012.

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

Other than those disclosed in the financial statements at December 31, 2012, there have been no new standards or amendments to existing standards that would have a material effect on the financial position or results of operation of the Bank for the period ended September 30, 2013.



NOTE 2 - ACCOUNTING CHANGES

NOTE 2.1 – STANDARDS APPROVED AND/OR AMENDED BY THE INTERNATIONAL ACCOUNTING STANDARD BOARD (IASB).

- a) The following rules, interpretations and amendments are obligatory for the first time for the financial periods commencing January 1, 2013:

Rules and interpretations	Obligatory for the periods commencing
<p>IAS 19 Revised <i>“Employee Benefits”</i> Issued in September, 2011, it replaces IAS 19 (1998). This revised standard modifies the recognition and measurement of expenses for defined benefit plans and termination benefits. In addition, it includes modifications to the disclosures of all the employees' benefits.</p>	01/01/2013
<p>IAS 27 <i>“Separate Financial Statements”</i> Issued in May 2011. It replaces IAS 27 (2008). The scope of this regulation after this modification is restricted only to separate financial statements, since the aspects related with the definition of control and consolidation were removed and included in IFRS 10. Early adoption is allowed in conjunction with IFRS 10, IFRS 11 and IFRS 12 and the modification to IAS 28.</p>	01/01/2013
<p>IFRS 10 <i>“Consolidated Financial Statements”</i> Issued in May 2011. It replaces SIC 12 “Consolidation of special purpose entities” and parts of IAS 27 “Consolidated financial statements”. It establishes clarifications and new parameters for the definition of control, as well as the principles for the preparation of consolidated financial statements. Early adoption is allowed in conjunction with IFRS 11, IFRS 12 and modifications to IAS 27 and 28.</p>	01/01/2013
<p>IFRS 11 <i>“Joint Arrangements”</i> Issued in May 2011. It replaces IAS 31 “Interests in joint ventures” and SIC 13 “Jointly controlled entities”. It provides a more realistic reflection of joint agreements, focusing on the rights and obligations arising from the agreements rather than legal form. Among other modifications it includes the elimination of the jointly controlled assets concept and the possibility of proportional consolidation of jointly controlled entities. Early adoption is allowed in conjunction with IFRS 10, IFRS 12 and modifications to IAS 27 and 28.</p>	01/01/2013
<p>IFRS 12 <i>“Disclosure of interests in other entities”</i> Issued in May, 2011. It joins the requirements of disclosure of interests in other entities in financial statements into just one standard, including subsidiaries, associates and joint operations. It is applicable to those entities with investments in subsidiaries, joint ventures and associates. Early adoption is allowed in conjunction with IFRS 10, IFRS 11 and modifications to IAS 27 and IAS 28.</p>	01/01/2013
<p>IFRS 13 <i>“Measurement of fair value”</i> Issued in May 2011, this standard includes the measurement of fair value of assets and liabilities and the corresponding disclosures necessary and it incorporates new concepts and clarifications of measurement.</p>	01/01/2013
Amendments and improvements	Obligatory for the periods commencing
<p>IAS 1 <i>“Presentation of Financial Statements”</i> Issued in September 2011. The main modification of this amendment requires the items under “Other comprehensive income” to be classified and sorted out, evaluating if they will be potentially reclassified to results in future periods. Early adoption is allowed.</p>	01/07/2012



IFRS 7 “*Financial Instruments: Disclosures*” 01/01/2013
 Issued in October 2010, it improves the disclosure requirements for the compensation of financial assets and liabilities, in order to increase the convergence between USGAAP and IFRS. These disclosures focus on the quantitative information of recognized financial instruments which are netted in the Statement of Financial Situation. Early adoption is allowed.

IFRS 1 “*First-time Adoption of International Financial Reporting Standards*” 01/01/2013
 Issued in December, 2010 it provides an exemption for the retroactive application of the recognition and measurement of loans received from the government, at the date of transition. Early adoption is allowed.

Improvements to International Financial Reporting Standards 01/01/2013

IAS 1 “*Presentation of Financial Statements*” – Clarifies requirements of comparative information when the entity presents a third column in the balance sheet.
 IAS 16 “*Property, Plant and Equipment*” – Clarifies that spare parts and service equipment should be classified as Property, plant and equipment rather than Inventory, when it fulfills the definition of Property, plant and equipment.
 IAS 32 “*Presentation of Financial Instruments*”– Clarifies the treatment of tax gains related to distributions and transaction costs.
 IAS 34 “*Interim Financial Information*” – Clarifies the requirements of disclosure of assets and liabilities by segment in interim periods, confirming the same requirements applicable for the annual financial statements.

Amendments and improvements

Obligatory for the
 periods commencing
 01/01/2013

IFRS 10 “*Consolidated Financial Statements*”, IFRS 11 “*Joint ventures*” and IFRS 12 “*Disclosure of interests in other entities*”.
 Issued in September 2012. It clarifies the transitional regulation for IFRS 10, indicating that it is necessary to apply it from the first day of the annual period for which it is adopted. Therefore it is necessary to make modifications to the comparative information in said period, if the evaluation of control of the investments differs from that recognized according to IAS 27/ SIC 12.

b) The new standards, interpretation and amendments that have been issued but are not yet effective for 2013 and have not been adopted early.

Regulations and interpretations

Obligatory for the
 periods commencing

IFRS 9 “*Financial instruments*” 01/01/2015
 Issued in December 2009, it modifies the classification and measurement of financial assets. This regulation was later modified in November 2010 to include the treatment and classification of financial liabilities. Early adoption is allowed.



Amendments and improvements

Obligatory for the
periods commencing

IAS 32 “Financial instruments: Presentation”

01/01/2014

Issued in December 2011. It clarifies the requirements of the netting of financial assets and liabilities in the Statement of Financial Position. Specifically it indicates that the right to net should be available as of the date of the financial statement and not depend on a future event. It also indicates that it should be a legal obligation for the counterparties in the normal course of operations and in cases of non-payment, insolvency and bankruptcy. Early adoption is allowed.

IAS 27 “Separate Financial Statements” and IFRS 10 “Consolidated Financial Statements” and IFRS 12 “Disclosures of interests in other entities” – Issued in October 2012. The modifications include the definition of an investment entity and introduce an exception in the consolidation of certain subsidiaries belonging to investment entities. This modification requires that the investment entity measures these subsidiaries at fair value, with effect in the income statement, in accordance with IFRS 9 “Financial Instruments”, in their consolidated and separate financial statements. The modification also introduces new requirements of information to be disclosed regarding investment entities in IFRS 12 and IAS 27.

01/01/2014

The Bank’s Management estimates that the adoption of these standards, amendments and interpretations will not have a significant impact on the consolidated interim financial statements.

NOTE 2.2 STANDARDS AND INSTRUCTIONS ISSUED BY THE SUPERINTENDENCY OF BANKS AND FINANCIAL INSTITUTIONS (SBIF)

Circular N°3.548 – On March 19, 2013 the SBIF issued this circular in order to complement the instructions that are effective as of January 1, 2013 regarding Chapters C-1, C-2 and C-3 in order to agree the terms used in the instructions with the latest modifications of IAS 1. The following changes were made to the Compendium of Accounting Regulations:

“Income Statement” and “Comprehensive Income Statement” in Chapters C-1 and C-2 have been replaced with “Statement of Income for the period” and “Statement of Other Comprehensive Income for the period”, respectively.

NOTE 3 – SIGNIFICANT EVENTS

a) Bond issue and placement

- During 2013, the following subordinate bonds were issued:

On September 1, 2013 the Bank issued a Series AH Bond for UF 15,000,000 with an annual yield of 2.60% maturing on September 1, 2043

- During 2013, no subordinate bonds were placed.

- During 2013, the following current bonds were placed in Chilean Pesos:

On May 1, 2013 the Bank placed a Series AG Bond for CLP\$ 228,500,000,000 with an annual yield of 5.0% maturing on May 1, 2018.

- During 2013, the following placement of current bonds in US\$ was made:



On February 11, 2013 the Bank placed a Bond in the United States of America (ISIN RegS: USP32133CG63) for the amount of US\$ 500,000,000 in accordance with Rule 144^a and Regulation S of the Securities Act of the United States of America, which has an annual yield of 4.00% and will mature on February 11, 2023.

- During 2013, the following placement of current bonds in Swiss Francs:

On September 26, 2013 the Bank placed a bond in Swiss Francs ISIN RegS: CH0222435429) for an amount of CHF 200,000,000 with an annual yield of 1.25% maturing September 26, 2016.

- During 2013 the following placements of Current Bonds were made in UF (Chilean inflation index-linked units of account):

On March 1, 2013, Series AF1 Bond for UF 5,000,000 at an Internal Rate of Return of 3.55% maturing on August 1, 2017.

On April 16, 2013, Series AF2 Bond for UF 1,000,000 at an Internal Rate of Return of 3.68% maturing on August 1, 2022.

On August 19, 2013, Series AF1 Bond for UF 500,000 at an Internal Rate of Return of 3.35% maturing on August 1, 2017

On September 2, 2013, Series AF2 Bond for UF 2,000,000 at an Internal Rate of Return of 3.60% maturing on August 1, 2022

On September 5, 2013, Series AF2 Bond for UF 500,000 at an Internal Rate of Return of 3.60% maturing on August 1, 2022

b) Distribution of dividends and capitalization of earnings

The Ordinary Shareholders' Meeting of April 2, 2013 approved distributing the 2012 net profits of MCLP\$ 271,256 as follows:

Distribute a dividend of CLP\$865 per share for 105,855,267 shares issued and registered in the Register of Shareholders, which amounts to MCLP\$ 91,565

Allocate the remaining balance of MCLP\$ 179,691 to the reserve fund for capitalization.

c) Increase in capital stock

On April 2, 2013, the Extraordinary Shareholders' Meeting approved, among other things, increasing the capital stock by MCLP\$ 179,961, by capitalizing retained earnings.

- 1) Capitalizing the amount of MCLP\$ 135,628, without issuing any shares and
- 2) Capitalizing the amount of MCLP\$44,063 by issuing 1,319,183 paid-in shares.

According to its current statutes, the Bank's capital stock was MCLP\$ 1,202,180 divided into 105,855,267 no-par-value shares of the same series. As a result of the agreed upon capital increase, the capital stock of Banco de Crédito e Inversiones is MCLP\$ 1,381,871, and it will be divided into 107,174,450 no-par-value shares of the same series.

The capital increase was approved by the Superintendency of Banks and Financial Institutions on May 24, 2013 by Resolution N° 143. The corresponding certificate and extract of this resolution was published in the Diario Oficial on June 3, 2013 and was recorded in pages 41.484 N° 27.669 of the Registro de Comercio del Conservador de Bienes Raíces (Santiago Real Estate Registrar) of 2013.

The issuance of the paid-in shares was recorded in N°3/2013 of the Register of Stocks of this Superintendency.

In the Board of Directors' meeting held on June 25, 2013 it was agreed that the paid-in shares would be issued and distributed on July 31, 2013.



- On September 26, 2013, the Extraordinary Shareholders' meeting approved the increase in capital of the Bank of MCLP\$ 198,876 through the issuance of 7,392,885 paid-in shares, which will be effective once the approval of the Superintendency of Banks and Financial Institutions has been obtained and the issuance registered. The Board of Directors of the Bank will agree the terms of the issuance and the placement of these new paid-in shares necessary for the capital increase, as well as the subscription and payment of such shares.

This increase will be made to address to the requirements of the Bank's management and the challenges of the market in which the Bank operates, and in particular, to be able to maintain the capitalization ratios and align the Bank's policies and the expectations of the market, classifiers and regulators after the acquisition of City National Bank of Florida in the United States of America.

The equivalent of 10% of the issuance of the capital increase is for a stock option program for collaborators.

d) Election of Directors

In the Ordinary Shareholders' Meeting of April 2, 2013 the following were elected as Directors of Banco de Crédito e Inversiones for the next 3 years:

Luis Enrique Yarur Rey
Andrés Bianchi Larre
José Pablo Arellano Marín
Juan Manuel Casanueva Préndez
Juan Ignacio Lagos Contardo
Mario Gómez Dubravcic
Máximo Israel López
Dionisio Romero Paoletti
Francisco Rosende Ramírez



NOTE 4 – BUSINESS SEGMENTS

Structure of segments

Segment reporting is presented by the Bank based on the defined business structure, which is geared towards optimizing customer service with products and services, in accordance with the relevant commercial characteristics.

In order to reflect the nature and management of the business of the Bank the note of business segments for 2013 presents the following changes:

New business structure with four main segments

Commercial banking: This segment is aimed at an objective market composed mainly of companies with annual sales superior to UF 80,000. This segment encompasses different business units that report directly, such as Large Companies, Real Estate, Companies and Leasing.

Retail banking: This segment includes individuals. The business units in this segment are Individuals, Preferential, Nova and Tbank.

Corporate and Investment Banking: Aimed at large corporations, financial institutions, investors with equity and the capital markets with needs of high value financial services. It includes Sales and trading, Corporate, Private and Finance.

SMEs: This new segment includes Entrepreneurs and Enterprising (sales of between UF 2,400 and UF 80,000) which were previously part of Commercial and Retail banking, respectively. It also includes Microenterprises which were previously included in Nova (with sales less than UF 2,400).

Assignment of the income from subsidiaries

Consistent with the client-focused strategy, the previous segments consider the income and expenses produced by the subsidiaries as a consequence of services for the Bank's clients in each segment.

To reflect the market conditions in the financing of the segments, the transfer rates between Finance and Commercial banking for demand deposits and time deposits that were "stable" were adjusted.

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

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

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

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

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



a) Income Statement 2013

	September 30, 2013				
	Commercial banking	Retail banking	SMEs	Corporate and investment Banking	Total Segments
	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$
Net interest income	117,125	202,264	86,055	68,169	473,613
Net service fee income	22,275	78,634	21,103	5,306	127,318
Other operating income	11,754	11,036	2,526	70,756	96,072
Total operating income	151,154	291,934	109,684	144,231	697,003
Provisions for loan losses	(26,991)	(51,933)	(29,860)	(43,654)	(152,438)
Net operating income	124,163	240,001	79,824	100,577	544,565
Total operating expenses	(50,806)	(166,006)	(40,166)	(37,550)	(294,528)
OPERATING INCOME BY SEGMENT	73,357	73,995	39,658	63,027	250,037

b) Reconciliation of operating income by segment and the net income for the period 2013:

	MCLP\$
Operating income by segment	250,037
Unallocated net interest income	(4,140)
Unallocated net service fee income	15,127
Unallocated other operating income	7,266
Provisions for loan losses	17,679
Unallocated other corporate expenses (*)	(50,888)
Operating income	235,081
Investment income (**)	5,986
Income before income tax	241,067
Income tax	(42,040)
NET CONSOLIDATED INCOME FOR THE PERIOD	199,027

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

(**)The income for investment in companies contains income which cannot be identified directly with the indicated segments.

c) Volume of business 2013

	September 30, 2013				
	Commercial banking	Retail banking	SMEs	Corporate and investment Banking	Total Segments
	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$
ASSETS	4,407,736	5,342,043	1,604,480	7,864,523	19,218,782
LIABILITIES	3,997,685	4,856,810	1,444,294	7,403,494	17,702,283
EQUITY					1,516,499



d) Income statement 2012

	September 30, 2012				
	Commercial banking	Retail banking	SMEs	Corporate and investment Banking	Total Segments
	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$
Net interest income	113,527	178,130	82,308	74,949	448,914
Net service fee income	18,295	82,046	15,443	17,450	133,234
Other operating income	10,691	9,561	248	61,083	81,583
Total operating income	142,513	269,737	97,999	153,482	663,731
Provisions for loan losses	(21,769)	(66,293)	(23,782)	(2,608)	(114,452)
Net operating income	120,744	203,444	74,217	150,874	549,279
Total operating expenses	(52,628)	(160,529)	(35,158)	(42,146)	(290,461)
OPERATING INCOME BY SEGMENT	68,116	42,915	39,059	108,728	258,818

e) Reconciliation of operating income by segment and the net income for the period 2012:

	MCLP\$
Operating income by segment	258,818
Unallocated net interest income	(12,352)
Unallocated net service fee income	791
Unallocated other operating income	6,322
Provisions for loan losses (Including additional loans)	(3,486)
Unallocated other corporate expenses (*)	(36,415)
Operating income	213,678
Investment income (**)	5,618
Income before income tax	219,296
Income tax	(41,073)
NET CONSOLIDATED INCOME (LOSS) FOR THE PERIOD	178,223

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

(**)The income for investment in companies contains income which cannot be identified directly with the indicated segments.

f) Volume of business 2012

	September 30, 2012				
	Commercial banking	Retail banking	SMEs	Corporate and investment Banking	Total Segments
	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$
ASSETS	4,107,822	4,807,739	1,509,370	6,913,175	17,338,106
LIABILITIES	4,368,664	5,140,756	1,593,260	4,888,026	15,990,706
EQUITY					1,347,400



NOTE 5 – CASH AND CASH EQUIVALENTS

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

	As of September 30,	
	2013	2012
	MCLP\$	MCLP\$
Cash and deposits in banks		
Cash	294,672	286,001
Deposits in Central Bank of Chile (*)	760,111	286,466
Deposits in local banks	3,337	2,603
Deposits abroad	356,138	663,087
Subtotal cash and deposits in banks	<u>1,414,258</u>	<u>1,238,157</u>
Items in course of collection, net	124,757	104,566
Highly liquid financial instruments	13,536	3,351
Investments under agreements to resell	154,500	126,178
Total cash and cash equivalents	<u>1,707,051</u>	<u>1,472,252</u>

(*) The level of cash and deposits at the Central Bank of Chile meets the monthly average reserve requirements.

b) Items in course of collection:

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

	As of September 30,	
	2013	2012
	MCLP\$	MCLP\$
Assets		
Outstanding notes from other banks	146,642	120,763
Funds receivable	755,122	551,527
Subtotal assets	<u>901,764</u>	<u>672,290</u>
Liabilities		
Funds payable	777,007	567,724
Subtotal liabilities	<u>777,007</u>	<u>567,724</u>
Items in course of collection, net	<u>124,757</u>	<u>104,566</u>



NOTE 6 – LOANS AND RECEIVABLE FROM CUSTOMERS

a) Loans and receivables from customers

As of September 30, 2013 and December 31, 2012, the composition of the loan portfolio was as follows:

September 30, 2013	Assets before allowances			Allowances established			Net Assets
	Normal portfolio	Impaired portfolio	Total	Individual provisions	Group provisions	Total	
	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$
Commercial loans:							
Commercial loans	6,405,600	344,977	6,750,577	(132,294)	(59,349)	(191,643)	6,558,934
Foreign trade loans	1,080,987	22,331	1,103,318	(20,186)	(204)	(20,390)	1,082,928
Checking accounts	114,597	11,047	125,644	(2,113)	(5,382)	(7,495)	118,149
Factoring operations	434,234	23,784	458,018	(16,409)	(1,848)	(18,257)	439,761
Leasing transactions	684,770	26,263	711,033	(9,044)	(2,155)	(11,199)	699,834
Other loans and receivables	173,808	16,946	190,754	(1,065)	(6,544)	(7,609)	183,145
Subtotal	8,893,996	445,348	9,339,344	(181,111)	(75,482)	(256,593)	9,082,751
Mortgage loans:							
Letters of credit	43,587	2,977	46,564	-	(401)	(401)	46,163
Endorsable mortgage loans	19,414	3,260	22,674	-	(282)	(282)	22,392
Other mortgage loans	2,522,902	131,510	2,654,412	-	(9,913)	(9,913)	2,644,499
Subtotal	2,585,903	137,747	2,723,650	-	(10,596)	(10,596)	2,713,054
Consumer loans:							
Consumer loans in installments	1,248,494	152,847	1,401,341	-	(71,937)	(71,937)	1,329,404
Checking accounts	73,666	5,778	79,444	-	(5,426)	(5,426)	74,018
Credit card debtors	221,212	7,127	228,339	-	(8,315)	(8,315)	220,024
Consumer leasing transactions	759	15	774	-	(1)	(1)	773
Other loans and receivables	8,432	515	8,947	-	(1)	(1)	8,946
Subtotal	1,552,563	166,282	1,718,845	-	(85,680)	(85,680)	1,633,165
TOTAL	13,032,462	749,377	13,781,839	(181,111)	(171,758)	(352,869)	13,428,970

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE CONSOLIDATED INTERIM FINANCIAL STATEMENTS



December 31, 2012	Assets before allowances			Allowances established			Net Assets
	Normal portfolio	Impaired portfolio	Total	Individual provisions	Group provisions	Total	
	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$	
Commercial loans:							
Commercial loans	6,170,221	319,927	6,490,148	(103,553)	(46,225)	(149,778)	6,340,370
Foreign trade loans	863,737	23,620	887,357	(19,092)	(297)	(19,389)	867,968
Checking accounts	117,498	8,746	126,244	(1,920)	(3,869)	(5,789)	120,455
Factoring operations	570,373	13,679	584,052	(9,474)	(1,281)	(10,755)	573,297
Leasing transactions	676,678	25,108	701,786	(9,821)	(1,360)	(11,181)	690,605
Other loans and receivables	158,282	12,172	170,454	(327)	(4,500)	(4,827)	165,627
Subtotal	8,556,789	403,252	8,960,041	(144,187)	(57,532)	(201,719)	8,758,322
Mortgage loans:							
Letters of credit	51,053	4,281	55,334	-	(520)	(520)	54,814
Endorsable mortgage loans	21,892	3,954	25,846	-	(359)	(359)	25,487
Other mortgage loans	2,258,354	127,465	2,385,819	-	(8,743)	(8,743)	2,377,076
Subtotal	2,331,299	135,700	2,466,999	-	(9,622)	(9,622)	2,457,377
Consumer loans:							
Consumer loans in installments	1,174,478	146,402	1,320,880	-	(72,993)	(72,993)	1,247,887
Checking accounts	74,109	6,665	80,774	-	(6,105)	(6,105)	74,669
Credit card debtors	207,605	9,650	217,255	-	(8,906)	(8,906)	208,349
Consumer leasing transactions	694	209	903	-	(18)	(18)	885
Other loans and receivables	632	13	645	-	(10)	(10)	635
Subtotal	1,457,518	162,939	1,620,457	-	(88,032)	(88,032)	1,532,425
TOTAL	12,345,606	701,891	13,047,497	(144,187)	(155,186)	(299,373)	12,748,124

The collateral received by the Bank to assure the rights receivable reflected in its loan portfolio correspond to mortgages, collateral on movable and property assets, warrants and mercantile and commercial financial instrument types. As of September 30, 2013 and December 31, 2012 the fair values of the collateral corresponds to 106.80% and 107.07% of the related assets respectively.

In the case of mortgage collaterals, as of September 30, 2013 and December 31, 2012, the fair values of the collateral correspond to 114.71% and 114.90% of the balance receivable from loans respectively.

The Bank uses financial lease agreements presented in this account to finance the acquisition of property of its clients, both movable and real estate. As of September 30, 2013 and December 31, 2012 approximately MCLP\$404,228 and MCLP\$404,625, respectively, correspond to financial leases on movable assets respectively, and MCLP\$307,579 and MCLP\$298,064, respectively, correspond to financial leases on property, respectively.

The Bank has obtained assets in lieu of payment for an amount of MCLP\$4,612 as of September 30, 2013 and MCLP\$3,440 as of December 31, 2012, through the execution of collaterals or pledge of collateral assets.



The financial leases of the Bank principally consist of real estate and personal property contracts, with the option of purchase and duration of between 1 and 10 years, depending on each contract.

The following is a conciliation between gross investment and the present value of minimum payments as of September 30, 2013 and December 31, 2012:

	<u>30.09.2013</u> MCLP\$	<u>31.12.2012</u> MCLP\$
Gross financial leases	844,553	836,592
Income from financial leases not accrued	<u>(132,746)</u>	<u>(133,903)</u>
Net financial leases	<u>711,807</u>	<u>702,689</u>
	<u>30.09.2013</u> MCLP\$	<u>31.12.2012</u> MCLP\$
Less than 1 year	212,109	205,787
Between 1 and 5 years	383,134	381,238
Over 5 years	<u>116,564</u>	<u>115,664</u>
Total	<u>711,807</u>	<u>702,689</u>



b) Portfolio characteristics

As of September 30, 2013 and December 31, 2012, the portfolio before allowances for loan losses by type of customer activity is as follows:

	National loans		Foreign loans		Total		2013	2012
	2013	2012	2013	2012	2013	2012		
	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$		
Commercial loans:								
Agriculture and livestock except fruit	192,606	178,629	44,151	29,696	236,757	208,325	1.72%	1.60%
Fruit	40,046	39,472	33,526	39,471	73,572	78,943	0.53%	0.61%
Forestry and wood extraction	94,608	75,627	9,016	6,924	103,624	82,551	0.75%	0.63%
Fishing	34,203	34,337	146,829	147,524	181,032	181,861	1.31%	1.39%
Mining	57,800	66,217	45,379	24,933	103,179	91,150	0.75%	0.70%
Crude oil and natural gas production	2,197	1,064	58,644	20,189	60,841	21,253	0.44%	0.16%
Food, beverages and tobacco industry	139,456	130,260	78,065	78,666	217,521	208,926	1.58%	1.60%
Textile and leather industry	24,020	24,805	16,827	17,190	40,847	41,995	0.30%	0.32%
Timber and furniture industry	24,970	30,623	5,462	16,692	30,432	47,315	0.22%	0.36%
Print and editorial industry	25,882	28,950	4,482	3,713	30,364	32,663	0.22%	0.25%
Chemical products derived from oil	140,896	147,166	135,028	89,767	275,924	236,933	2.00%	1.82%
Production of metal and non-metal	312,890	309,333	137,052	114,390	449,942	423,723	3.26%	3.25%
Other manufacturing industries	4,960	17,672	24,508	30,478	29,468	48,150	0.21%	0.37%
Electricity, gas and water	134,315	138,030	174,252	211,511	308,567	349,541	2.24%	2.68%
Home construction	778,577	684,613	10,138	7,000	788,715	691,613	5.72%	5.30%
Other construction	367,039	326,751	17,894	13,965	384,933	340,716	2.79%	2.61%
Wholesale business	404,438	454,754	377,054	311,863	781,492	766,617	5.67%	5.88%
Retail, restaurants and hotels	575,206	686,939	181,901	171,728	757,107	858,667	5.49%	6.58%
Transportation and storage	316,825	314,442	166,428	116,423	483,253	430,865	3.51%	3.30%
Communications	100,988	96,928	10,052	5,229	111,040	102,157	0.81%	0.78%
Financial and insurance companies	1,280,217	1,306,310	265,440	162,993	1,545,657	1,469,303	11.22%	11.26%
Real estate and service providers	817,893	813,700	144,127	103,812	962,020	917,512	6.98%	7.03%
Services	1,335,442	1,269,733	47,615	59,529	1,383,057	1,329,262	10.05%	10.19%
Subtotal	7,205,474	7,176,355	2,133,870	1,783,686	9,339,344	8,960,041	67.77%	68.67%
Mortgage loans	2,723,650	2,466,999	-	-	2,723,650	2,466,999	19.76%	18.91%
Consumer loans	1,709,028	1,613,324	9,817	7,133	1,718,845	1,620,457	12.47%	12.42%
Total	11,638,152	11,256,678	2,143,687	1,790,819	13,781,839	13,047,497	100.00%	100.00%



c) Provisions

The movement of provisions during the periods ended September 30, 2013 and December 31, 2012 are summarized as follows:

	30.09.2013			31.12.2012		
	Individual provisions	Group provisions	Total	Individual provisions	Group provisions	Total
	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$
Balance as of January 1,	144,187	155,186	299,373	149,376	127,921	277,297
Portfolio write-offs:						
Commercial loans	(9,896)	(18,631)	(28,527)	(18,346)	(23,479)	(41,825)
Mortgage loans	-	(2,754)	(2,754)	-	(4,666)	(4,666)
Consumer loans	-	(75,214)	(75,214)	-	(93,248)	(93,248)
Total write-offs	(9,896)	(96,599)	(106,495)	(18,346)	(121,393)	(139,739)
Established provisions	78,017	118,325	196,342	31,311	149,172	180,483
Released provisions	(9,747)	(5,154)	(14,901)	(18,154)	(514)	(18,668)
Applied provisions (*)	(21,450)	-	(21,450)			
Balance as of period end	181,111	171,758	352,869	144,187	155,186	299,373

(*) On September 25, 2013 the Bank made a swap of credit transactions held with Empresas La Polar regarding bonds series F and G of the same company, which were redeemed on the same terms and conditions as the credit transactions. The redeemed bonds were classified as available for sale and entered this portfolio for the value of the credit operations net of provisions for credit risk (applying a provision of MCLP\$ 21,450).

The swap was generated considering the observable market value of an identical asset in the same conditions and making sure that there were no effects on income that are not explained by a change in the market value of the asset.

This exchange took place under the bankruptcy agreement signed on November 7, 2011 which provides the option of converting the credit of Empresas La Polar (placement) into instruments in the form of two senior and junior bonds (series F and G respectively).



NOTE 7 – ISSUED DEBT INSTRUMENTS AND OTHER FINANCIAL OBLIGATIONS

As of September 30, 2013 and December 31, 2012, details are as follows:

	September 30, 2013	December 31, 2012
	MCLP\$	MCLP\$
Other debentures		
Public bonds	44,032	74,133
Other local bonds	20,832	40,908
Foreign bonds	-	28
Total	64,864	115,069
Issued debt instruments:		
Letters of credit	59,802	72,520
Current bonds	1,933,283	1,345,138
Subordinated bonds	652,347	647,416
Total	2,645,432	2,065,074

As of September 30, 2013 and December 31, 2012 the maturities of the current and subordinated bonds are as follows:

	As of September 30, 2013		
	Long term MCLP\$	Short term MCLP\$	Total MCLP\$
By short and long term maturities			
Current bonds	1,818,260	115,023	1,933,283
Subordinated bonds	652,347	-	652,347
Total	2,470,607	115,023	2,585,630
	As of December 31, 2012		
	Long term MCLP\$	Short term MCLP\$	Total MCLP\$
By short and long term maturities			
Current bonds	1,308,372	36,766	1,345,138
Subordinated bonds	647,416	-	647,416
Total	1,955,788	36,766	1,992,554

As of September 30, 2013 the detail of the new placements of current and subordinated bonds was as follows:

CURRENT BONDS IN CHILEAN PESOS							
Series	\$ Issued	\$ Placed	Date of issue	Maturity date	Average rate	Balance due \$	Balance due MCLP\$
SERIE_AG	228,500,000,000	-	01/05/2013	01/05/2018	-	-	-
Subtotal	228,500,000,000					-	-



CURRENT BONDS IN UF (inflation index-linked units of account)

Series	UF Issued	UF Placed	Date of issue	Maturity date	Average rate	Balance due UF	Balance due MCLP\$
SERIE_X	5,000,000	5,000,000	01/06/2007	01/06/2017	3.85%	4,907,976	113,330
SERIE_AA	10,000,000	10,000,000	01/07/2008	01/07/2014	3.94%	9,711,333	224,245
SERIE_AB	10,000,000	10,000,000	01/07/2008	01/07/2018	3.67%	8,421,052	194,451
SERIE_AE1	10,000,000	10,000,000	01/08/2011	01/08/2016	3.59%	9,785,319	225,952
SERIE_AE2	10,000,000	10,000,000	01/08/2011	01/08/2021	3.73%	9,298,633	214,715
SERIE_AF1	10,000,000	5,500,000	01/08/2012	01/08/2017	3.53%	5,346,242	123,450
SERIE_AF2	10,000,000	3,500,000	01/08/2012	01/08/2022	3.62%	3,253,729	75,132
Subtotal	65,000,000	54,000,000				50,724,284	1,171,275

CURRENT BONDS IN FOREIGN CURRENCY- MEXICAN PESOS

Series	Amount placed	Date of placement	Maturity date	Average rate	Balance due Mexican Pesos	Balance due MCLP\$
BCI11	2,000,000,000	15/07/2011	11/07/2014	4.71%	2,001,061,008	76,628
BCI12	1,000,000,000	26/03/2012	07/10/2013	4.71%	1,002,646,375	38,395
Total	3,000,000,000 (*)				3,003,707,383	115,023

(*)The placement of bonds was made in Mexico under an approved program dated 29/06/2011 for a total amount of \$8,000,000,000 Mexican pesos. The program has an expiration date of 29/06/2016.

CURRENT BONDS IN FOREIGN CURRENCY-US DOLLAR

Series	Amount issued	Amount placed	Date of placement	Maturity date	Average rate	Amount due US\$	Amount due MCLP\$
USP32133CE16	600,000,000	600,000,000	13/09/2012	13/09/2017	3.54%	592,362,229	298,953
USP32133CG63	500,000,000	500,000,000	11/02/2013	11/02/2023	4.35%	495,195,659	249,916
Fair value adjustment (Fair value hedge)						(25,270,944)	(12,754)
Total	1,100,000,000 (*)					1,062,286,944	536,115

(*) These amounts are amortized in accordance with the effective interest rate method and therefore the initial cost of placing the bonds have been discounted.

CURRENT BONDS IN FOREIGN CURRENCY- SWISS FRANC

Series	CHF Issued	CHF Placed	Date of placement	Maturity date	Average rate	Amount due CHF	Amount due MCLP\$
CH0222435429	200,000,000	200,000,000	26/09/2013	26/09/2016	1.63%	198,478,840	110,806
Fair value adjustment (Fair value hedge)						114.428	64
Subtotal	200,000,000	200,000,000				198,593,268	110,870



Total Current Bonds	1,933,283
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SUBORDINATED BONDS IN UF

Series	UF Issued	UF placed	Date of issue	Maturity date	Average rate	Amount due UF	Amount due MCLP\$
SERIE_C y D	2,000,000	2,000,000	01/12/1995	01/12/2016	6.92%	621,535	14,352
SERIE_E	1,500,000	1,500,000	01/11/1997	01/11/2018	7.37%	696,032	16,072
SERIE_F	1,200,000	1,200,000	01/05/1999	01/05/2024	7.73%	795,850	18,377
SERIE_G	400,000	400,000	01/05/1999	01/05/2025	7.92%	277,710	6,413
SERIE_L	1,200,000	1,200,000	01/10/2001	01/10/2026	6.39%	933,622	21,558
SERIE_M	1,800,000	1,800,000	01/10/2001	01/10/2027	6.43%	1,427,730	32,968
SERIE_N	1,500,000	1,500,000	01/06/2004	01/06/2029	5.25%	1,260,102	29,097
SERIE_O	1,500,000	1,500,000	01/06/2004	01/06/2030	3.93%	1,242,486	28,690
SERIE_R	1,500,000	1,500,000	01/06/2005	01/06/2038	4.72%	618,314	14,277
SERIE_S	2,000,000	2,000,000	01/12/2005	01/12/2030	4.86%	1,668,945	38,538
SERIE_T	2,000,000	2,000,000	01/12/2005	01/12/2031	4.52%	1,730,146	39,951
SERIE_U	2,000,000	2,000,000	01/06/2007	01/06/2032	4.19%	1,878,123	43,368
SERIE_Y	4,000,000	4,000,000	01/12/2007	01/12/2030	4.25%	1,956,400	45,175
SERIE_W	4,000,000	4,000,000	01/06/2008	01/06/2036	4.05%	1,625,200	37,528
SERIE_AC	6,000,000	6,000,000	01/03/2010	01/03/2040	3.96%	5,431,049	125,409
SERIE_AD 1	4,000,000	4,000,000	01/06/2010	01/06/2040	4.17%	3,484,015	80,449
SERIE_AD 2	3,000,000	3,000,000	01/06/2010	01/06/2042	4.14%	2,603,829	60,125
SERIE_AH	15,000,000	-	01/09/2013	01/09/2043	-	-	-
Subtotal	54,600,000	39,600,000				28,251,088	652,347
TOTAL BONDS							2,585,630



NOTE 8 – CONTINGENCIES AND COMMITMENTS

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

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

	September 30, 2013	December 31, 2012
	MCLP\$	MCLP\$
CONTINGENT LOANS		
Collateral and guarantees:		
Collateral and guarantees in foreign currency	105,909	173,822
Confirmed foreign letters of credit	1,114	6,933
Documented issued letters of credit	159,213	114,356
Performance bonds:		
Performance bonds in Chilean currency	688,643	667,351
Performance bonds in foreign currency	159,594	171,144
Interbank letters of guarantee	-	-
Cleared lines of credit	2,557,682	2,352,043
Other credit commitments:		
Higher education loans Law N° 20,027	102,402	126,709
Others	236,618	193,384
Other contingent credits	-	-
THIRD PARTY OPERATIONS		
Collections		
Foreign collections	130,732	86,913
Domestic collections	128,532	122,656
CUSTODY OF SECURITIES		
Securities in custody with the bank	137,549	130,663
Total	4,407,988	4,145,974

b) Lawsuits and legal proceedings

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

- Direct commitments

As of September 30, 2013, BCI Corredor de Bolsa S.A. has given guarantees to secure real-time operations at the Santiago Stock Exchange which amount to MCLP\$ 109,350.

As of September 30, 2013, BCI Corredor de Bolsa S.A. maintains guarantees for appropriate settlement of transactions using the CCLV system in the Santiago Stock Exchange for MCLP\$ 3,479.

As of September 30, 2013, BCI Corredor de Bolsa S.A. maintains guarantees abroad for international market transactions for MCLP\$ 50.

As of September 30, 2013, BCI Corredor de Bolsa S.A. maintains guarantees furnished for commitments involving short stock sales and loan transactions in Chile Electronic Stock Exchange in the amount of MCLP\$ 12,962.



As of September 30, 2013, BCI Corredores de Seguros S.A. has taken out the following insurance policies to comply with provisions of letter d), Article 58 of Statutory Decree 251 of 1931, with respect to the proper fulfillment of all the obligations arising from its activities:

- Insurance policy for Insurance Brokers N° 10023578 for an insured amount of UF 500 taken out with Compañía de Seguros Generales Consorcio Nacional de Seguros S.A. valid from April 15, 2013 to April 14, 2014, stipulating the insuring company's right to claim restitution from the broker for any and all sums that it may have reimbursed to pay third parties harmed by the deficient brokerage of the broker.
- Professional Third Party Insurance Policy N° 10023584 for an insured amount of UF 60,000 and a deductible of UF 500 taken out with Compañía de Seguros Generales Consorcio Nacional de Seguros S.A., valid from April 15, 2013 to April 14, 2014, with a view to protecting the broker against possible lawsuits by third parties, with the insuring company being empowered to request repayment by the broker of all payments made to the third party bringing the lawsuit.

As of September 30, 2013, BCI Factoring S.A. has approved hedges for operators of the Factor Chain International for MCLP\$ 2,615 equivalent to US\$5,200,000.00 of which MCLP\$986 equivalent to US\$ 1,959,880.11, has been used.

- Operating guarantees

As of September 30, 2013, BCI Corredor de Bolsa S.A. has furnished a guarantee of UF 20,000 in order to comply with the provisions of Article 30 of Law 18,045, which is to ensure proper, full fulfillment of its obligations as a securities broker and whose beneficiaries are present or future creditors that it has or may have by reason of its securities brokerage transactions. This guarantee is policy N° 330-12-0000024 taken out with Compañía de Seguros de Mapfre Garantía y Crédito on August 19, 2012, valid through to August 19, 2013, with the Santiago Stock Exchange being the beneficiary in representation of possible creditors.

BCI Asset Management Administradora General de Fondos S.A. has a performance bond with Banco de Crédito de Inversiones as provided for in Article 30 of Law 18,045 of the Securities Market and the provisions of NCG No. 125 of 2001, which stipulate that General Fund Managers must furnish a constant guarantee for each fund managed, which shall always be equivalent to UF 10,000 or 1% of the average equity of the calendar year prior to the date on which it was calculated.

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

- Officer loyalty or employee loyalty insurance.

As of September 30, 2013, BCI Corredor de Bolsa S.A. has an insurance policy taken out with BCI Corredores de Seguros S.A., protecting Banco Crédito e Inversiones and its subsidiaries under Comprehensive Banking Insurance Policy 2344070-9, valid from November 30, 2012 to November 30, 2013, with coverage of UF 100,000.

c) Contingent loans and liabilities

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



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

	<u>As of September 30, 2013</u>	<u>As of December 31, 2012</u>
	<u>MCLP\$</u>	<u>MCLP\$</u>
Sureties and finances	105,909	173,822
Documented letters of credit	159,213	114,356
Performance bonds	848,237	838,495
Amounts available for credit card users	1,492,447	2,101,315
Provisions	<u>(17,732)</u>	<u>(18,279)</u>
Total	<u>2,588,074</u>	<u>3,209,709</u>

d) Responsibilities

The Bank and its subsidiaries have the following responsibilities derived in the normal course of business:

	<u>September 30, 2013</u>	<u>December 31, 2012</u>
	<u>MCLP\$</u>	<u>MCLP\$</u>
Documents in collection	259,264	209,569
Custody of assets	<u>137,549</u>	<u>130,663</u>
Total	<u>396,813</u>	<u>340,232</u>

NOTE 9 – EQUITY

a) Capital stock and preferential shares

Movement of shares in the periods is as follows:

	<u>Common shares</u>	
	<u>30.09.2013</u>	<u>31.12.2012</u>
	<u>N°</u>	<u>N°</u>
Issued as of January 1,	105,855,267	104,331,470
Paid-in shares	1,319,183 (2)	1,523,797 (1)
Issue of paid-in shares	<u>- (3)</u>	<u>-</u>
Total issued	107,174,450	105,855,267

(1) The Extraordinary Shareholders' Meeting of March 30, 2012 approved the issue of 1,523,797 authorized fully paid-in-shares. The issuance of the fully paid-in-shares was registered in the Registry of Securities as N°5/2012.

(2) The capital increase was approved by the Superintendency of Banks and Financial Institutions on May 24, 2013 by Resolution N° 143. The corresponding certificate and extract of this resolution was published in the Diario Oficial on June 3, 2013 and was recorded in pages 41.484 N°27.669 of the Registro de Comercio del Conservador de Bienes Raíces (Santiago Real Estate Registrar) of 2013.

The issuance of the paid-up shares was recorded in N°3/2013 of the Register of Stocks of this Superintendency.

In the Board of Directors' meeting held on June 25, 2013 it was agreed that the paid-in shares would be issued and distributed on July 31, 2013.



(3) On September 26, 2013, the Extraordinary Shareholders' meeting approved the increase in capital of the Bank of MCLP\$ 198,876 through the issuance of 7,392,885 paid-in shares, which will be effective once the approval of the Superintendency of Banks and Financial Institutions has been obtained and the issuance registered. The Board of Directors of the Bank will agree the terms of the issuance and the placement of these new paid-in shares necessary for the capital increase, as well as the subscription and payment of such shares.

b) Dividends

The following dividends were declared by the Bank during the periods ended September 30, 2013 and 2012:

	<u>As of September 30,</u>	
	<u>2013</u>	<u>2012</u>
	<u>CLP\$</u>	<u>CLP\$</u>
CLP\$ per common share	865	825

c) For the period ended September 30, 2013 and 2012 the composition of diluted earnings and basic earnings is as follows:

	<u>As of September 30,</u>	
	<u>2013</u>	<u>2012</u>
	<u>CLP\$</u>	<u>CLP\$</u>
Basic earnings per share	1,857	1,684
Diluted earnings per share	1,857	1,684

d) Cumulative translation adjustment

As of September 30, 2013 and December 31, 2012, the reconciliation of cumulative translation adjustment as a separate component of shareholders' equity is as follows:

	<u>MCLP\$</u>
Balance as of January 1, 2012	2,179
Charges of net exchange differences	(926)
Final balance as of December 31, 2012	<u>1,253</u>
Balance as of January 1, 2013	1,253
Charges of net exchange differences	1,144
Final balance as of September 30, 2013	<u>2,397</u>

Reconciliation of the available for sale portfolio and cash flow hedge:

	<u>Available for sale</u>	<u>Cash flow</u>
	<u>MCLP\$</u>	<u>hedges</u>
		<u>MCLP\$</u>
Accumulated other comprehensive income 2011	10,202	(209)
Movement transferred to P&L 2012	(2,770)	(676)
Mark to market of portfolio	9,993	10,104
Accumulated other comprehensive income 2012	17,425	9,219
Movement transferred to P&L 2013	922	(818)
Mark to market of portfolio	(23,283)	(10,554)
Accumulated other comprehensive income 2013	(4,936)	(2,153)



NOTE 10 – TRANSACTIONS WITH RELATED PARTIES

a) Loans granted to related parties

Loans granted to related parties as of September 30, 2013 and December 31, 2012:

	September 30, 2013			December 31, 2012		
	Operating companies MCLP\$	Holding companies MCLP\$	Individuals MCLP\$	Operating companies MCLP\$	Holding companies MCLP\$	Individuals MCLP\$
Loans and receivables from customers						
Commercial loans	82,256	5,461	4,784	81,253	4,699	3,698
Mortgage loans	-	-	19,994	-	-	15,199
Consumer loans	-	-	2,683	-	-	2,448
Gross loans	82,256	5,461	27,461	81,253	4,699	21,345
Provisions for loans	(389)	(21)	(32)	(282)	(21)	(39)
Net loans	81,867	5,440	27,429	80,971	4,678	21,306
Contingent loans	2,977	1,440	-	1,180	1,119	-
Provisions for contingent loans	(4)	(50)	-	(3)	(48)	-
Net contingent loans	2,973	1,390	-	1,177	1,071	-

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b) Other transactions with related parties

During the periods ended September 30, 2013 and 2012 the Bank has undertaken the following transactions with related parties:

Company	Relationship with the Bank	Description	Balance Assets	Effect on income statement	
			(Liabilities) MCLP\$	Income MCLP\$	Expense MCLP\$
September 2013					
Artikos Chile S.A.	Joint Venture	Procurement service	489	489	-
Bolsa de Comercio de Santiago	Other	Lease of terminals	1	1	-
BCI Seguros de Vida S.A.	Shared headquarters	Collection service for payment of customer premiums and trademark use rights	4,184	409	3,775
BCI Seguros Generales S.A.	Shared headquarters	Insurance for the Bank's assets	3,535	2,936	599
Compañía de Formularios Continuos Jordan (Chile) S.A.	Shared headquarters	Printing of forms	1,514	1,514	-
Operadoras de Tarjetas de Crédito Nexus S.A.	Associate	Card processing	4,029	4,029	-
Redbanc S.A.	Associate	Operation of ATMs	2,923	2,923	956
Servipag S.A.	Joint Venture	Collection and payment services	5,415	4,459	24,073
Transbank S.A.	Other	Administration of credit cards	28.845	4,772	-
Vigamil.S.A.C	Shared headquarters	Printing of forms	31	31	-
Viña Morande	Matriz Común	Purchase supplies	6	6	-
September 2012					
Artikos Chile S.A.	Joint Venture	Procurement service	479	479	-
Bolsa de Comercio de Santiago	Other	Lease of terminals	118	118	-
BCI Seguros de Vida S.A.	Shared headquarters	Collection service for payment of customer premiums and trademark use rights	4,464	354	4,110
BCI Seguros Generales S.A.	Shared headquarters	Insurance for the Bank's assets	1,369	1,369	-
Centro Automatizado S.A.	Associate	Netting services	298	298	-
Compañía de Formularios Continuos Jordan (Chile) S.A.	Shared headquarters	Printing of forms	1,619	1,619	-
Operadoras de Tarjetas de Crédito Nexus S.A.	Associate	Card processing	3,837	3,837	-
Redbanc S.A.	Associate	Operation of ATMs	2,984	2,984	-
Servipag S.A.	Joint Venture	Collection and payment services	6.065	5,850	215
Transbank S.A.	Other	Administration of credit cards	25.027	4,090	20,937
Vigamil S.A.C	Shared headquarters	Printing of forms	37	37	-
Viña Morandé S.A.	Shared headquarters	Purchase supplies	29	29	-

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



c) Other assets and liabilities with related parties

	<u>September 30,</u> <u>2013</u> <u>MCLP\$</u>	<u>December 31,</u> <u>2012</u> <u>MCLP\$</u>
ASSETS		
Financial derivative agreements	-	-
Other assets	-	-
LIABILITIES		
Financial derivative agreements		
Demand deposits	74,273	47,043
Time deposits and other savings accounts	52,738	50,847
Other liabilities		

d) Related parties income/ expense recognized

<u>Type of income/expense recognized</u>	<u>Entity</u>	<u>As of September 30,</u>			
		<u>2013</u>		<u>2012</u>	
		<u>Income</u> <u>MCLP\$</u>	<u>Expenses</u> <u>MCLP\$</u>	<u>Income</u> <u>MCLP\$</u>	<u>Expenses</u> <u>MCLP\$</u>
Income and expenses (net)	Sundry	5,179	(1,284)	5,227	(4,418)
Operational support expenses	Companies supporting the line of business	29,403	(21,569)	25,262	(21,064)
Total		34,582	(22,853)	30,489	(25,482)

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

Compensation earned by key personnel corresponds to the following categories:

	<u>September 30,</u>	
	<u>2013</u> <u>MCLP\$</u>	<u>2012</u> <u>MCLP\$</u>
Short-term remunerations for employees (*)	3,484	3,409
Severance indemnities for termination of contract	283	530
Total	3,767	3,939

(*) Total expenses corresponding to the Board of Directors of the Bank and its subsidiaries amounted to MCLP\$ 1,971 for the period ended September 30, 2013 (MCLP\$ 1,938 for the period ended September 30, 2012).



f) Group entities

The Bank holds the following investments in related companies:

Companies	Participation	
	30.09.2013	31.12.2012
	%	%
Redbanc S.A.	12.17	12.17
Servipag Ltda.	50.00	50.00
Combanc S.A.	10.93	10.93
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.	14.49	-
Centro de Compensación Automático ACH Chile	20.00	20.00
Sociedad Interbancaria de Depósitos de Valores S.A.	33.33	33.33
Credicorp Ltda.	7.03	7.03
	1.88	1.85

g) Composition of key personnel

As of September 30, 2013, the composition of key personnel of the Bank and its subsidiaries is as follows:

Position	Nº of executives
Director	9
General manager	11
Division and Area Manager	14
Total	34

h) Transactions with key personnel management

As of September 30, 2013 and 2012 the Bank has undertaken the following transactions with key personnel, as specified as below:

	As of September 30,					
	2013			2012		
	Balance owed	Total remuneration	Income of key executives	Balance owed	Total remuneration	Income of key executives
MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$	MCLP\$	
Credit cards and other services	743	748,394	16	740	710,792	18
Mortgage loans	1,265	115,820	52	1,405	104,149	53
Guarantees	1,258	-	-	1,181	-	-
Total	3,266	864,214	68	3,326	814,941	71



As of September 30, 2013, the Bank has the following contracts:

N°	Related company	The service involved	Concept	Description of the contract	Term	Condition
1	Bolsa de Comercio de Santiago	Processing the stock exchange management system, through which BCI Corredor de Bolsa S.A operates.	Lease of terminals	Contract to use the stock exchange management software.	Indefinite	Automatic renewal
2	Centro de Automatizado S.A. (CCA)	Electronic transactions adjustment center	Center adjustment services	Participant and incorporation into the electronic transfer center to expedite the completion of fund transfer operations, the Bank operates in the CET as an IFO (Originating Banking Institution) and as an IFR (Receiving Banking Institution).	Indefinite	Automatic renewal every year.
3	Compañía de Formularios Continuos Jordan (Chile) S.A.	Printing and making check books	Printing of forms	Printing services are contracted for basic lists, special forms, and revenue stamped forms, such as checks and at sight promissory notes.	Indefinite	Automatic renewal every year.
4	Operadoras de Tarjetas de Crédito Nexus S.A.	Processing credit card operations (issuer list)	Card processing	Operations of Mastercard, Visa credit cards and debit cards with regard to processing the issuer list.	Indefinite	Automatic renewal every 3 years.
5	Redbanc S.A.	Administration of the operations of ATM's, Redcompra and RBI.	Operation of ATMs	In fulfilling its corporate purpose, the Company will offer the participant, for the use of its customers or users, the electronic data transfer service via automatic tellers or other actual or virtual electronic means.	Indefinite	Automatic renewal every 3 years.
6	Servipag Ltda.	Collection and payment of services, payment of checks and receipt of deposits and administration of our teller service.	Collection and payment of services	The service is contracted for resolution of collection transactions captured by BCI tellers for processing and rendition to customers.	Indefinite	Automatic renewal.
7	Transbank S.A.	Processing credit card operations (user list)	Administration of credit cards	Provision of Visa, Mastercard credit card services with regard to the user list.	Indefinite	Automatic renewal every 2 years.
8	Vigamil S.A.C.	Supplier of envelopes and forms	Printing of forms	Occasional purchases.	N/A	N/A
9	Viña Morandé S.A.	Not an habitual supplier	Purchase of supplies	Occasional purchases.	N/A	N/A
10	Artikos Chile S.A.	Purchases and logistics services portal	Purchase of supplies	Electronic purchase service for assets and/or logistics services.	Indefinite	Automatic renewal every year.
11	BCI Seguros de Vida S.A.	Insurance	Insurance premiums	Individual life insurance policy for executives and guards.	Annual	Contracted annually
12	BCI Seguros Generales S.A.	Insurance	Insurance premiums	Individual policies for the Bank's physical assets, leased asset and comprehensive banking policy.	Annual	Contracted annually



NOTE 11 – SUBSEQUENT EVENTS

There have been no subsequent events between September 30, 2013 and the date of issue of these consolidated interim financial statements that may have had or might have any impact on the presentation of these consolidated interim financial statements.

Fernando Vallejos Vásquez
Accounting Manager

Lionel Olavarría Leyton
Chief Executive Officer