



06 Management

The organization's management is experienced and professional.



Humberto Béjares Jara

Advisor to the Chairman and
General Management

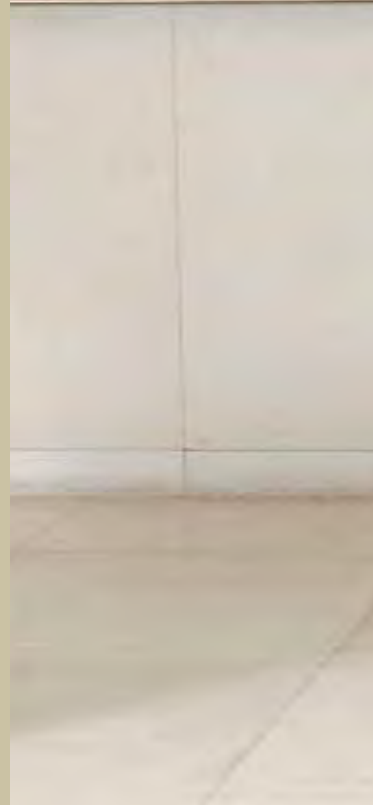
Andrés Atala Hanna

Risk Advisor

Lionel Olavarria Leyton

Chief Executive Officer.

From left to right.







Legal Department

Pedro Balla Friedmann

Julio Blanco Baeza

Fernando Carmash Cassis

Arturo Prado Puga

Senior Counsel

Compliance Manager

Acts and Contracts Manager

Judicial Manager

**Communications and Entrepreneurial
Social Responsibility**

Marcela Bravo Puldain | Manager

Banco Nova of Bci

José Concha Ureta

Carlos Andonaegui Elton

Marcelo Labbé del Río

Pedro Tapia Guzmán

Gonzalo Terminel Krebs

Mauricio Zárate González

Gerardo Zegers Domínguez

Chief Executive Officer

Legal Manager

Planning and Activities Manager

Operations Manager

Human Resources Manager

Commercial and Branches Manager

Credit Manager



Corporate Risk División

Nicolás Dibán Soto

Manuel Alfaro Ghio
Pablo Castillo Lagarrigue
Fernando Díaz Maturana
Horacio Eyzaguirre Johnston
Fernando Henríquez González
Rodrigo Junco Figueroa
Eduardo Phillips Angulo
Mario Sarat González
Manuel Tapia Salazar

Division Manager

Enterprise Credit Administration Manager
Enterprise Credit Administration Manager
Enterprise Credit Administration Manager
Portfolio Control and Tracking Manager
Enterprise Credit Administration Manager
Special Accounts Manager
Enterprise Credit Administration Manager
Retail Credit Manager
Risk Management and Analysis Manager

Control Division

Graciela Durán Vidal

Renato Blaskovic Aravena
María Ximena Kutscher Taiba

Division Manager

Technology Risk Audit Manager
Process Audit Manager

Support Areas Division

Mario Gaete Hörmann

David Becker Schatán
Rafael Casanova San Juan
Patricio Clavijo Gatica
Francisco Corral Quevedo
Pablo Cousiño Espinoza
Guillermo Gallardo Labra
Danilo González Asensio
Alfred Haindl Ramírez
Rosamel Jiménez Jiménez
William Johnson Gazzari
Osvaldo Lastra Acuña
Patricio Mardones Celis
Iván Miqueles León
Voltaire Opazo Ibáñez
Ricardo Ramírez Maldini
Patricio Salinas Gutiérrez
Eduardo Schalchli Pinto
Jorge Silva Meza
Patricio Silva Palacios
Eduardo Uchida Silva
Fernando Vallejos Vásquez
Patricio Vio Boisset

Division Manager

Operating Risk Manager
Central Services Manager
Productivity and Personnel Administration Manager
Branch Manager
Business Process and Technology Manager
Personnel Relations and Process Manager
Technology Architecture Manager
Line Consulting Manager
Leasing Operations Manager
Sales Support Manager
Channel and Bank Management Control Manager
Investment and Productivity Manager
Guarantee and Credit Process Manager
Security Manager
Multi-Channel Back-Office Manager
Centralized Operations Manager
Corporate Data Warehouse Manager
Central Office Manager
Personnel Development Manager
Systems Maintenance and Development Manager
Analytical Accounting Manager
Management Control Manager



Marketing Division

Adolfo García-Huidobro Ochagavía

Division Manager

Rodrigo Corces Barja
Ignacio Echeverría Saldes
María Inés Nilo Guerrero
Bárbara Schwerter Eckholt

Segment Manager
Corporate Image and Subsidiaries Manager
Product Manager
Payment Media Manager



Commercial and Subsidiary Division

Mario Gómez Dubravcic

Division Manager

Fernán Barrios Larrañaga
Patricio Canales Lardiez
Juan Adolfo Chomali Garib
Cristián Del Río Godoy
José Luis Figueras Sepúlveda
Francisco Goycoolea Brucher
Alvaro Guzmán Mussre
Antonio Le Feuvre Vergara
Francisco López Alonso
Claudio Martínez de la Harpe
Francisco Nilo Concha
Víctor Salinas Flores

Leasing Division Manager
Property Banking Manager
Corporate Platform Manager
Corporate Platform Manager
Corporate Platform Manager
Leasing Platform Manager
E-Banking Manager
Corporate and Property Banking Manager
Enterprise Business Development Manager
Large and Mid-Sized Banking Manager
Enterprise Banking Sales Manager
Corporate Platform Manager



Quality, Process and Internet Division

Eduardo Paulsen Illanes

Division Manager

Sandro Araya Molina
José Manuel Izquierdo Correa
Rodrigo Vélez Sainte-Marie

Internet Retail Manager
Process Manager
Leads Model and Sale Process Manager



Retail Banking Division

Abraham Romero Pequeño

Isabel Bravo Mestelán
 Marcos Castro Vega
 María Francisca Errázuriz Correa
 Luis Felipe Hirane Sarkis
 Fernando Iturbe Guzmán
 Nelson Rojas Mena
 Héctor Rosales Huerta
 Juan Pablo Stefanelli Dachena
 Eduardo Valenzuela Vaillant

Division Manager

International Business Manager
 Entrepreneur Segment Manager
 Prime Customer Banking Manager
 Commercial Manager
 Alliances and Agreements Manager
 Customer Investment Manager
 T-Banc Manager
 Commercial Effectiveness Manager
 Tele-Channel Manager

Business Development Division

Ricardo Victorero Castaño

Andrés Irarrázabal Ureta

Division Manager

Business Development Manager

International and Finance Division

Eugenio Von Chrismar Carvajal

Jorge Barrenechea Parra
 José Luis De La Rosa Hurtado
 Santiago Edwards Morice
 Ricardo Gabler Zúñiga
 Marian Lingsch Wunsch
 Alberto Potin Olazarri
 Gerardo Spoerer Hurtado

Division Manager

Balance Sheet Manager
 Financial Activity Manager
 Trading Manager
 International Division Manager
 International Relations Manager
 Investment Manager
 Distribution Manager

