

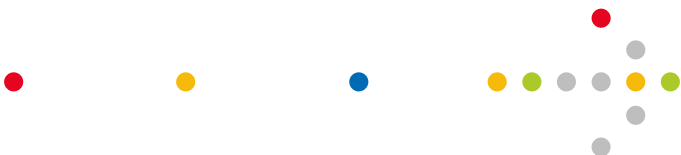
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CORPORATE GOVERNANCE AND SOCIAL RESPONSIBILITY



As in previous years, the Corporate Governance and Social Responsibility Report (CSR) is distributed accompanying this Annual Report. The document provides information as to the conditions on which the Board of Directors takes on its responsibilities together with senior management, and how Bci relates to its stakeholders: shareholders, team members and their families, customers, suppliers and the community.

Next in the report are the principal milestones that took place in 2008 organized by the scope on which Bci develops its sustainability model.





More than 600 team members actively participated in the corporate volunteering program

With respect to Corporate Governance, the Market Information Disclosure and Management Manual was published; this document establishes the regulations for an expedite and adequate disclosure of information to the market, assuring its transparency to the public, investors and securities holders of the Bank.

In order to measure the ethics perception within the company, for the second year in a row, the survey dubbed Barometer of Values and Corporate Ethics was carried out by Generación Empresarial Foundation and Gemines Consultants, in which Bci was a leading institution within the financial sector, the best evaluated sector in the domestic economy.

To encourage the development of institutional leadership in an integral and sustainable manner, the Bank created the Bci Academy of Leadership as a key factor to preserve the culture, as well as to strengthen the performance of the business and the organization. In the first stage, 54 senior leaders were trained and next year the program will expand to area chiefs and heads.

In line with the commitment of the Corporation to reconcile family and work and to maintain a close and stable relation with our team members, new programs and communication instances were developed, such as “Ser Humano”, “BciAprende”, “Día del Minicolaborador”, and “Call Center Bci Contigo”, among others.

[05] CORPORATE GOVERNANCE AND SOCIAL RESPONSIBILITY

As for our customers, Bci was awarded first place in terms of quality of service for “Member Companies” and was ranked first among banks, according to the National Index of Consumer Satisfaction by Grupo Procalidad and Capital Magazine, which reinforces the leadership commitment to customer satisfaction. To this end, the Corporate Quality Service Program called “Ser Primeros” was implemented and developed upon a corporatewise alignment strategy based on guidelines that offer unforgettable moments, under a promise which establishes three principles that synthesize the type of close, fast, and reliable service Bci provides.

Also a pilot plan was put into effect with Nace and Renace⁴ customers. The main objective is to provide them with the opportunity to integrate themselves as preferential providers, and thus supporting them in their development and business growth by means of guaranteeing the purchase of their goods and services under a special agreement.



We implemented **power** and **water efficiency** measures in all our new branches as well as those which were refurbished



Bci Nova made a commitment with segments that are not provided with traditional banking services, through a responsible bancarization program, forming alliances with companies whose customer base belongs to this segment, and implementing a financial literacy pilot program together with Infocap⁵ so as to promote training among lower-income and socially vulnerable individuals on financial matters, the development of micro businesses and entrepreneurial encouragement.

As regards safety, Bci was awarded for the thirteenth time the Annual Safety Prize given by the National Safety Council to the banking industry for achieving an occupational accidents rate of 1.35%. In addition, the third version of the Corporate Safety, Health, and Environmental policy was published within the 2009 plan to certify TBanc and Telecanal under international standards.



Bci maintained its commitment to supporting education and culture through numerous activities

To regulate the relationship with outsourcing companies, and particularly in order to guarantee their safety in the workplace, Bci published the internal guidelines on the System for the Management of Safety and Health in the Workplace for this segment, which contains the Special Regulation of Safety and Health in the Workplace for outsourcing companies, the Regulations for Outsourcing Companies, and the Program of Health and Safety in the Workplace for Outsourcing Companies.

As for our concern about the community, Bci launched the Corporate Volunteers Program, allowing for the strengthening of solidary activities of our team members in line with the CSR community programs. Nearly 600 team members had the chance to share with and be closer to the elderly community of Las Rosas foundation, the girls from Corporación Crédito al Menor and to other employees with outsourcing companies through a program called "Amigo Digital".

With respect to the environment, Bci continued encouraging measures to contribute to the care of our environment by means of developing a new internal communications and indicators' management campaign for the efficient use of energy. Likewise, the Program for the Preservation and Environmental Education in Parque Nacional Pan de Azúcar in the Atacama Region was put into effect, along with power efficiency and responsible consumption measures regarding the use of energy and water in every new branch as well as in those which are to be refurbished.

Lastly, Bci maintained its commitment to supporting education and culture by financing numerous cultural and educational activities which are detailed in the Corporate Government and Social Responsibility Report.

❖ **4** Nace and Renace are programs through which Bci provides advisory and financing to current and former customers of the Bank.

❖ **5** Infocap, "The Worker's Collage" is a non-profit foundation created in 1984 by Compañía de Jesús which specializes in labor matters and is inspired in the ideas of Padre Hurtado. Its mission is to train lower-income workers through the development of labor competencies, study and research into their reality in order to promote effective public policies, and stimulate their organization for them to access a better quality of life.