

[07] RISK RATING



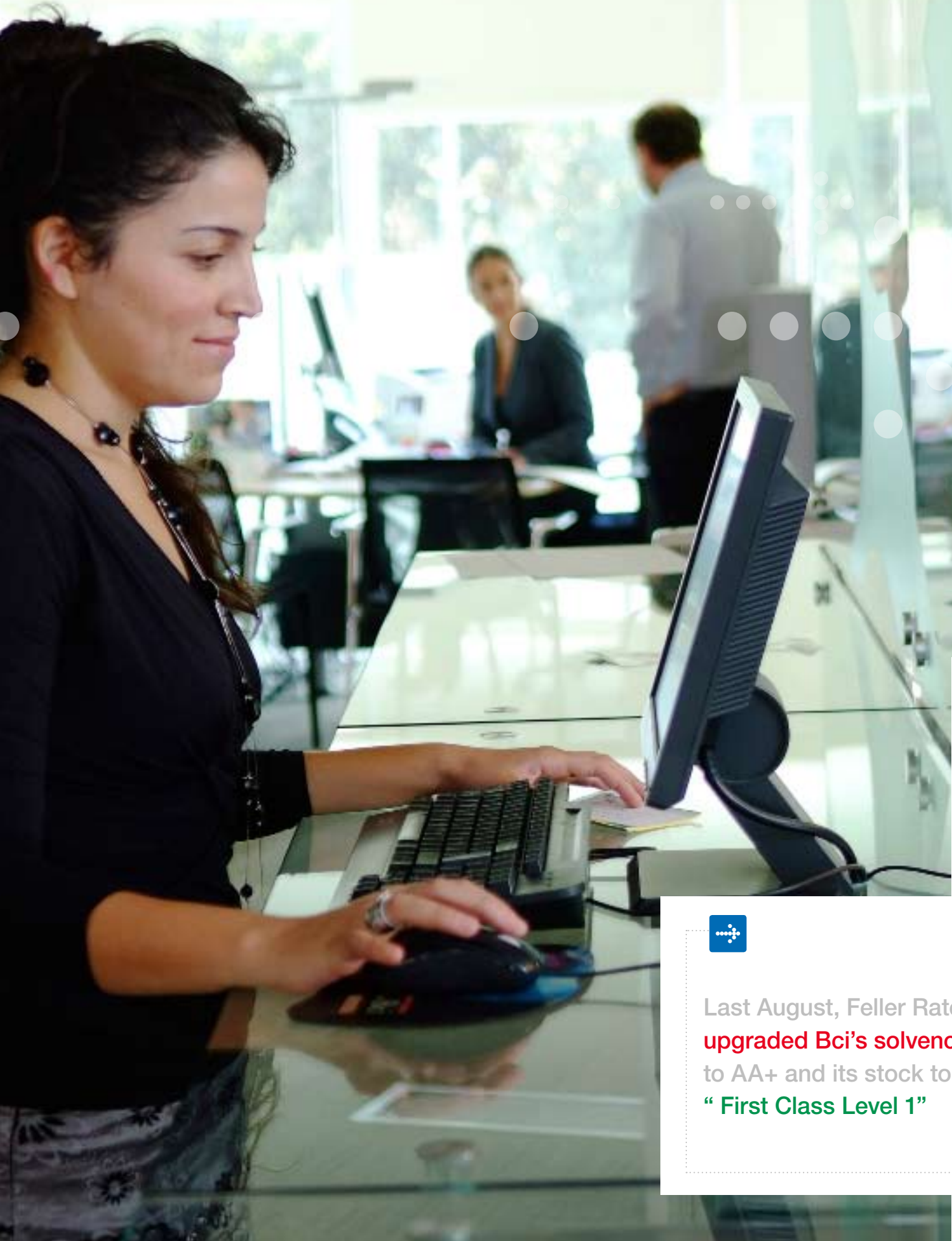
In August last year, Feller Rate upgraded Bci's solvency to AA+ and its stock to "First Class Level 1". The perspectives of the Bank were graded as "stable" which shows the Company has a solid strategy seeking to strengthen the segments in which it has competitive advantages. In addition, it also demonstrates that the Bank is constantly improving its operating efficiency and risk management.

According to this risk rating agency's report, the upgrading was due to its financial profile consistency with stable returns ranked at a higher level than that of its peer group. The new rating also considers its competitive position in middle market, corporate segment, non-interest bearing deposits and cash management, plus the stability and experience of its executive level.

During this date, Fitch Ratings also maintained its risk rating for Bci and the perspectives were deemed "stable". The agency highlighted the constant performance of the Bank which continued permanently as opposed to that of the industry peers, at a 20.4% between 2002 and 2007.



**Bci obtained
positive reports
in 2008**



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