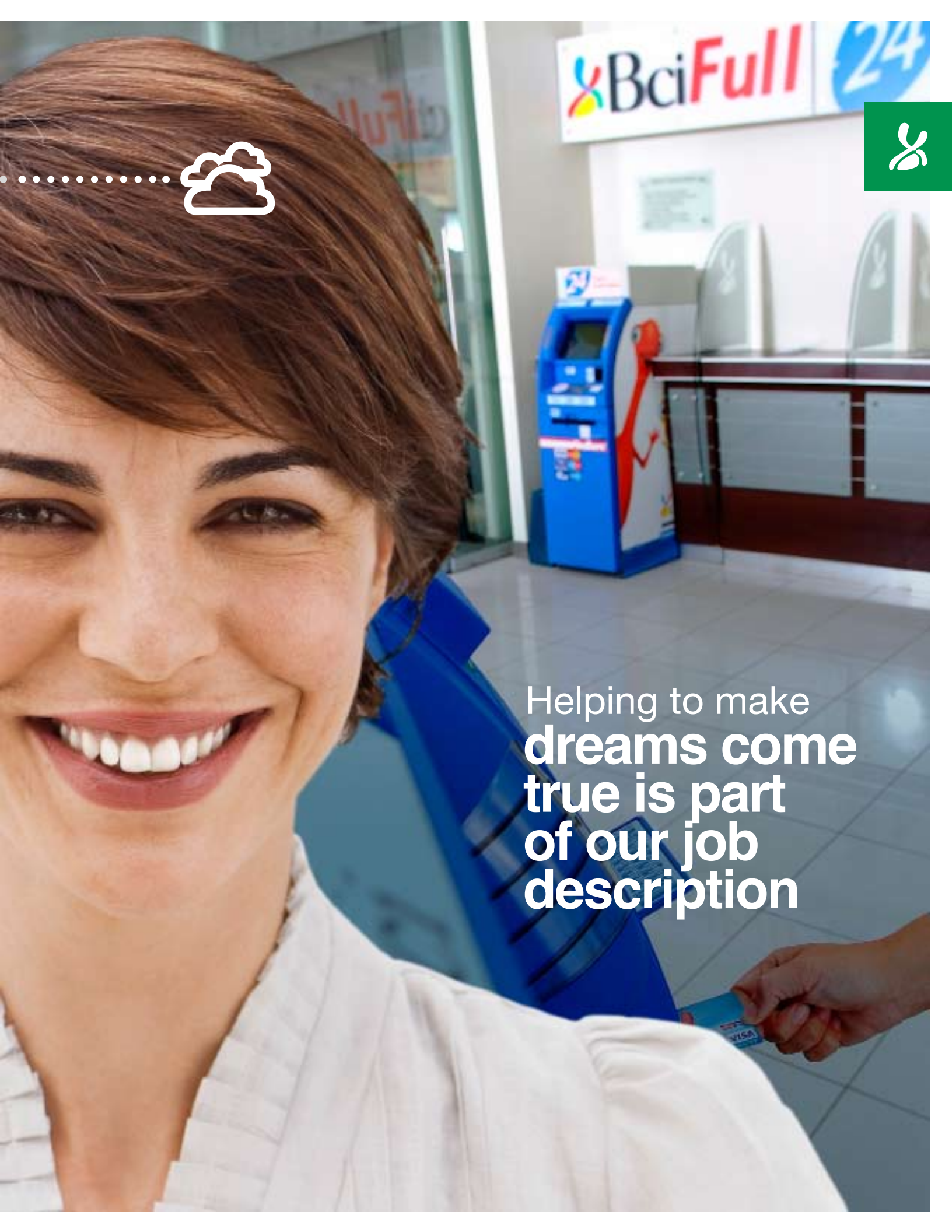




A different service

In a time of rapid change, we adapt our products and services to be closer to our customers.





Helping to make
dreams come true
is part
of our job
description

[10]

INNOVATIONS AND NEWS OF 2008

The following are among the main initiatives Bci focused on and carried out last year:

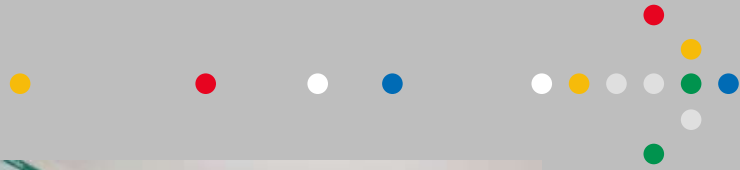


1. Serving high net worth customers through a **new Private Banking area exclusively devoted to this segment.**



2. Penetrating **segments that are not covered** by the traditional banking industry through a **responsible bancarization program.**





3. Transforming and readapting our customer service **through our branch network** so as to improve the quality of **services offered and the integral satisfaction at a user's level.**



4. Strengthening our commitment to support the **small business and middle market segments.**



5. Strengthening the leadership of our **team members** in order for them to face future challenges with appropriate tools.







INNOVATION IN BCI IS A PERMANENT AND FORMALLY STRUCTURED PROCESS

WITHIN THE ORGANIZATION.

[Private Banking]

Created in 2008, Bci Private Banking is a first-class service implemented to satisfy the needs of high net worth customers with an organization especially devoted to this segment.

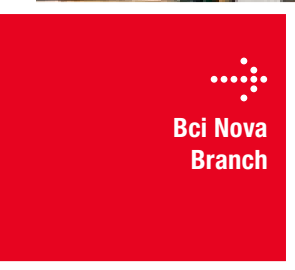
This business unit seeks to strengthen the relationship with the customers by offering wealth management services with a model that is second to none. Customers are personally and permanently advised by a private banker, the only contact point, who is backed by Bci and its subsidiaries as well as by a highly trained team of professionals and specialists.

Bci Private Banking offers integral investment advice in addition to the wide range of products and services of the Corporation.

The wealth management service is based on a thorough knowledge of the needs, objectives and projects of each customer. This way, the most adequate investment strategies are designed in a framework of discretion and absolute confidentiality.

Bci Private Banking has its own team of investment consultants backing the private banker and providing customers with advisory services of high international standards.







[Bci Nova]

In 2008, Bci Nova created Emerging Banking which is targeted toward segments that are not traditionally fulfilled by banks. Through a bancarization project that encourages responsible indebtedness, our customers are advised and able to access the financial services of the Bci Corporation. In addition, Bci Nova adjusted its strategy to strengthen the nearness and long term relationship with its customers.

In this context, the Company was renamed Bci Nova, a brand that reflects the embedded values of the Corporation such as closeness, swiftness, joy, security and creativity.

[Branch Network transformation]

In 2008, Bci concentrated its efforts on improving its branch network based on a corporate project whose objective is to assure the highest standards in the industry regarding customer satisfaction and quality of service.

In order for our customers to have an unforgettable experience, branches were revamped and given an amicable architecture and a logical and intelligible design.

This transformation process was accompanied by changes in the roles and functions of the team members in the branches, encouraging all of them to serve customers with the sole purpose of further strengthening our relationship with them.

As part of the same process, branches were segmented and three new models were born: multifunctional branches, branches inside office buildings, and points of sales in sectors of high demographics. The purpose of such models is to generate a special bond with each kind of customer and adjust to their needs.



The changes made in the branches seek to improve customer attention and to offer a close, reliable and faster service

:: Bci Full

This technology allows for self-service through four innovative and user-friendly devices to run a number of banking errands to the tune of cash and deposit of checks, request for personal checkbook, payment and request of promissory notes payable at sight, and the request of all kinds of certificates such as balances and statements, among others.

Thanks to this technology, Bci is currently the only bank in Chile capable of offering the widest range of financial products and services in self-attention channels located in one spot 24/7, all year round.

BCI HAS MAINTAINED AND CONSOLIDATED THE SUPPORT
IT PROVIDES TO BOTH BUSINESS BANKING AND
**SMALL AND MID-SIZE
COMPANIES**

**[Strengthening of the commitment with
small business owners]**

Ever since it was founded, Bci has supported entrepreneurs through several activities and financial services. Eight years ago, Small Business Banking was created to serve small business owners and the middle market segment in a specialized and integral fashion. The area has implemented 20 entrepreneurial centers across the country, five of which started their operations last year. In addition, it covers customers' needs in more than 55 branches countrywide.

In 2008, the segment developed activities that were critical to supporting customers. Among them, the noteworthy first Entrepreneurial Event seeking to close businesses between Small and Medium size Enterprises, and Large Companies and Corporations. The event was held in May and hosted more than 510 companies, among them, 30 Large Corporations, allowing guests to concrete more than 3,200 business meetings. The second Entrepreneurial Event is scheduled to be held in the first quarter of 2009.

Our commitment with SMEs and the Middle Market segment was also reflected in the campaign "Hechos, No Palabras", aired in the TV program "Mirada Empresarial" broadcast on Cable TV for six consecutive seasons; and in the award "Empresario destacado Bci" that recognizes entrepreneurial performance in twelve categories.

Within the framework of Corporate Social Responsibility, Small Business Banking closed a successful third year with the programs Nace and Renace. The former provides financial advisory and lending to new customers and entrepreneurs within the segment, while the latter is oriented to current customers and former clients of the Bank who, having gone through financial constraints before, require additional support now to restart their businesses.





In order to further back Renace, Small Business Banking published in 2008 the Guide to Restarting a Business Renace Bci, a manual that offers entrepreneurial support and guidance by providing concrete guidelines when restarting a business. The Guide is among other complementary initiatives such as the First SME Legal Manual and the Guide to Starting a Business Nace Bci, created to back customers in this sector.

Finally, it is worth mentioning that Small Business Banking actively participates in government funds biddings to support Small and Medium size companies, such as the Guarantee Fund for Small Business Owners (FOGAPE), and particularly during 2008, in CORFO credits for Working Capital and in the Investment Guarantee Fund (FOGAIN).

[Bci and its team members]

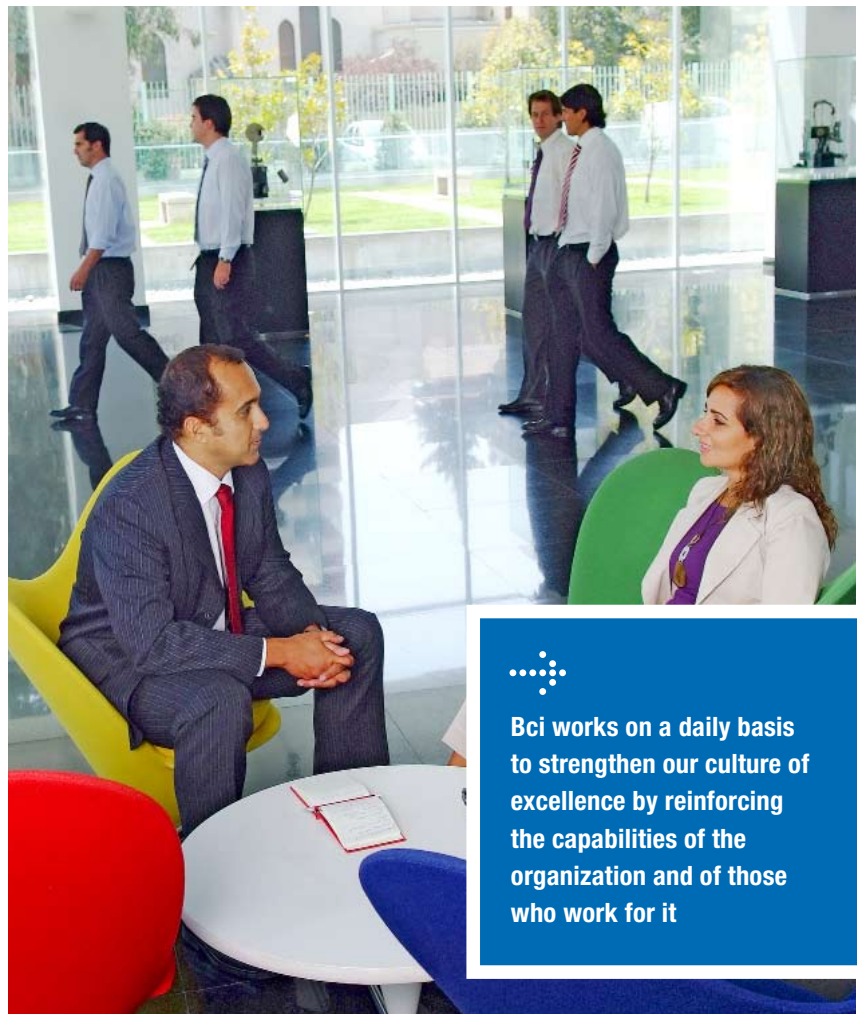
For the Corporation, the development of the people who work for the Organization is paramount. Therefore, Bci works day after day to build a culture of excellence by strengthening the capabilities of the Organization itself and of those who are part of it, thus seeking to foster an environment that stimulates personal achievements, innovation and the closeness to our customers.

To support the evolution and transformation of Bci, one of the important objectives of 2008 was the consolidation of a strategy for the development of our team members based on world-class best practices, that includes an internal career development framework, transfer opportunities among areas, and talent recruitment.

Also in 2008, Bci kicked off a program seeking to strengthen the leadership style marked by the own identity of the Corporation. This leadership style, recognized as a competitive advantage of Bci, bears a corporate seal based on fundamental principles

of integrity, respect and excellence. A Bci leader is recognized because he/she reaches ambitious objectives, is passionate about the client, acts as owner and brings out the best in people. By means of this initiative, more than 500 managerial positions within the Corporation will be trained and coached.

As regards workplace environment, the Bank has also been recognized for its good results, reflected in the annual survey by CDO Consulting Group and in the Great Place to Work ranking carried out in tandem with Capital Magazine. This year, Bci was once again ranked among the 35 best companies to work for in Chile.



Bci works on a daily basis to strengthen our culture of excellence by reinforcing the capabilities of the organization and of those who work for it