

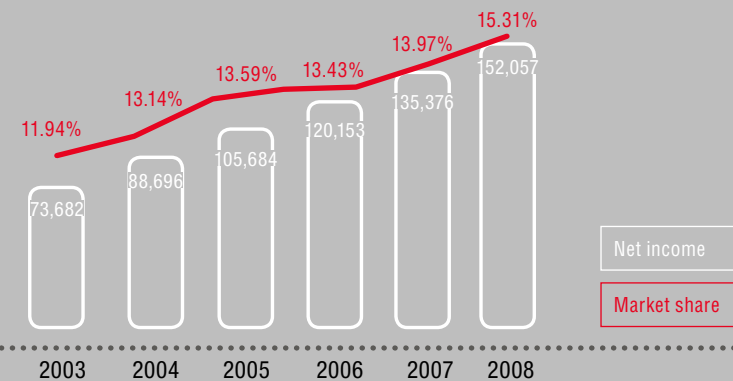
# [ 14 ]

## PERFORMANCE GRAPHS AND FIGURES

The following graphs shows the management and performance of Bci since 2003 to date, expressed in nominal pesos.

### [ Results ]

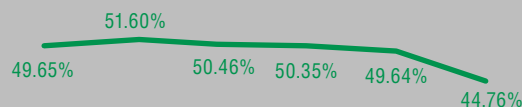
#### Net Income and Market share



**A 12.32% INCREASE IN NET INCOME**  
WITH RESPECT TO LAST YEAR

Net income for 2008 posted an increase of 12.32% with respect to the year before amounting to Ch\$152,057 million. Bci raised its market share in the financial system by 1.31 percentage points as opposed to 2007 reaching 15.31%

#### Efficiency Ratio of Bci \*

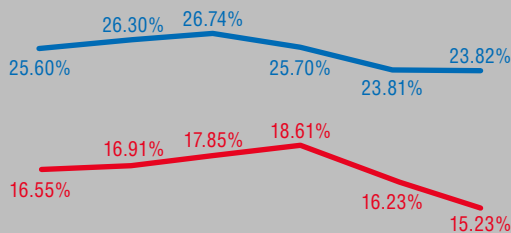


The efficiency ratio is measured as backstopping costs to gross operating income, hence a drop in the index represents an increase in efficiency. The index considers the Bank's individual results, which allows for the comparison with prior periods in accordance with the criteria established by the Superintendency of Banks and Financial Institutions. The index improved 4.88 percentage points compared to 2007 resulting in an index of 44.76% due to an increase in gross operational income of 22.31%, which was higher than the 10.28% rise in expenses.

\*Bci's individual results

2003 2004 2005 2006 2007 2008

#### Return on Equity



Bci  
System

Bci continued to show a return on equity of 19.24% higher than that of the financial system, while the industry only reached 13.21%.

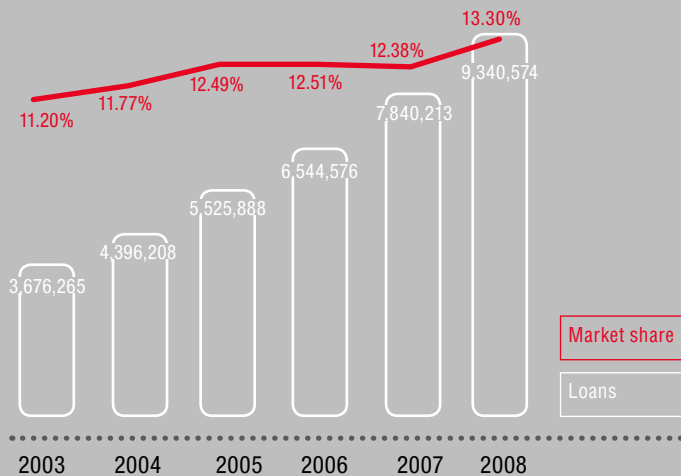
2003 2004 2005 2006 2007 2008



## [ Market share ]

It is important to point out that starting in 2008, the Superintendency of Banks and Financial Institutions (Sbif) reports on loans on a consolidated basis, i.e., including information on subsidiaries. In addition, neither contingent loans nor loans to foreign banks are included. From 2000 to 2007, total net interbanking loans have been considered to determine the market share and its evolution.

### •••• Total loans

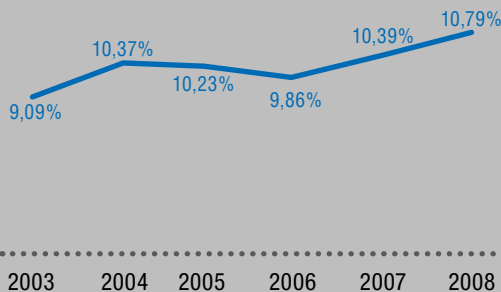


**13.3%**  
OF MARKET  
SHARE

Bci's total loans (net of interbanking loans) attained a market share of 13.3% as of December 2008 showing an increase of 0.92 percentage points with respect to December 2007.

These loans have experienced a strong growth evidencing an annual rate of 20.10% over the last eight years. Despite the fact these are not completely comparable, loans grew 19.14% in 2008 compared to the end of the previous year.

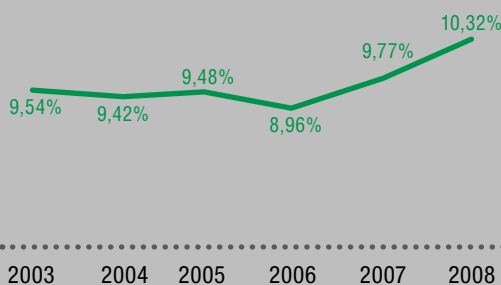
### •••• Market Share of Consumer Banking Lending \*



Loans in Consumer Banking, including consumer and mortgage loans grew 21.98% in 2008 reaching a market share of 10.79%.

\*Segment includes consumer and mortgage loans

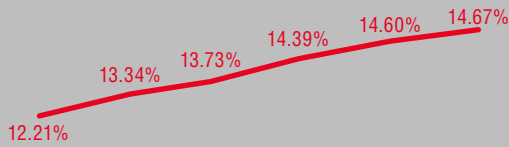
### •••• Mortgage loans



Mortgage loans increase 17.76% in 2008 with which their market share went up 10.37% recording their third straight year of growth.

# [14] PERFORMANCE GRAPHS AND FIGURES

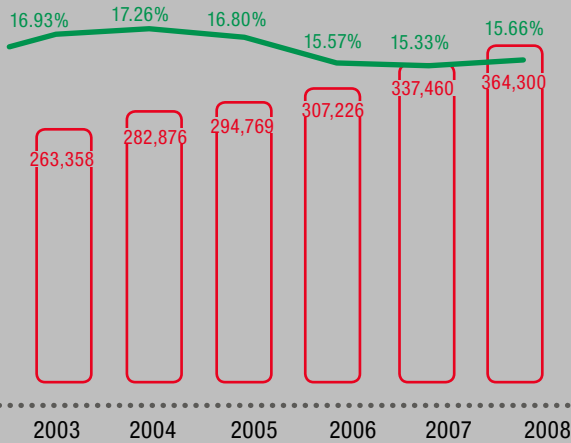
## Commercial loan portfolio



The market share for commercial loans was 14.49% at the end of 2008 managing to maintain the level shown in previous years.

2003 2004 2005 2006 2007 2008

## Number of checking accounts\*



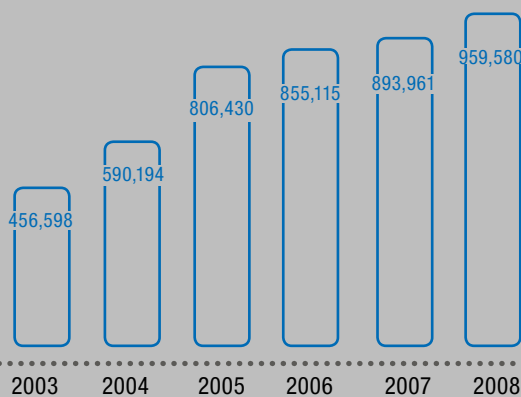
THE NUMBER OF CHECKING ACCOUNTS WENT UP **8.0%** RELATIVE TO 2007

At the end of 2008, the number of existing checking accounts showed a rise of 8.0% and a market share of 15.66%, which has been over 15% despite the strong competition due to the greater number of banks operating in the system.

\*Figures as of november of each year

2003 2004 2005 2006 2007 2008

## Number of sight accounts (Prime)



Electronic checkbooks operating through ATM withdrawals, were introduced for the first time in 1989 in the local market by Bci, totaling roughly 960,000; a yearly increase of 7.34%.

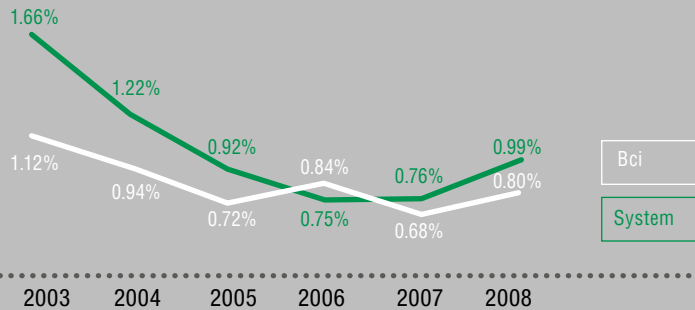
2003 2004 2005 2006 2007 2008



[ Risk ]

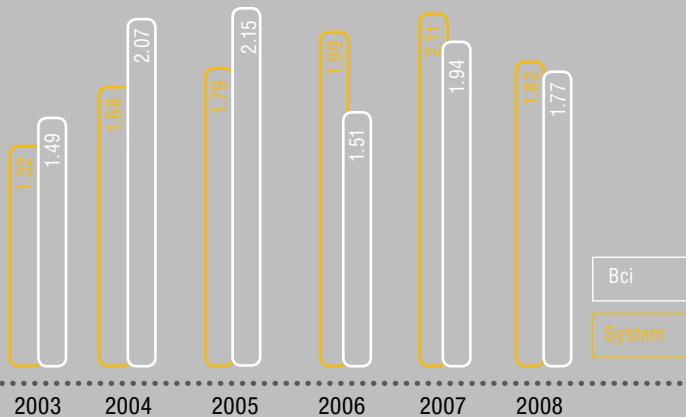
BCI RECORDED A RATIO OF  
**0.80%**  
OF NON-PERFORMING  
LOANS TO TOTAL LOANS  
AGAINST THE 0.99% POSTED  
BY THE FINANCIAL SYSTEM.

Overdue loans to total loans



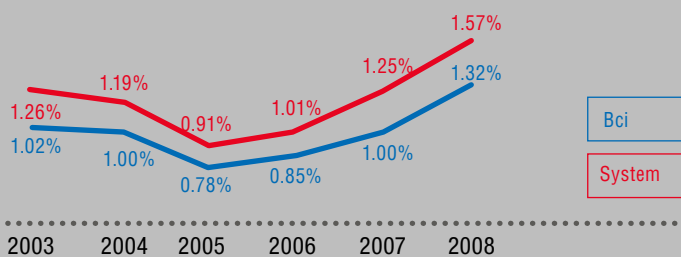
Bci's growth continued under a strict credit discipline, keeping efficient levels of risk in its portfolio. The ratio of non-performing loans to total loans was 0.80% at the end of 2008, below that of the financial system (0.99%).

Allowances / overdue loans



The ratio shows the number of times allocated allowances cover the non-performing loans portfolio. The Bank's ratio continued to show an efficient coverage level. Bci has also allocated additional allowances which are determined according to the risk evaluation models.

Loan Loss Provisions Expenses



Bci's ratio of charge for loan allowances has been permanently below compared to the financial system which shows the efficient risk control system of the Bank.

The rise experienced by this index over the past years is mainly due to the bancarization programs of Bci which by nature require a higher allowance allocation.