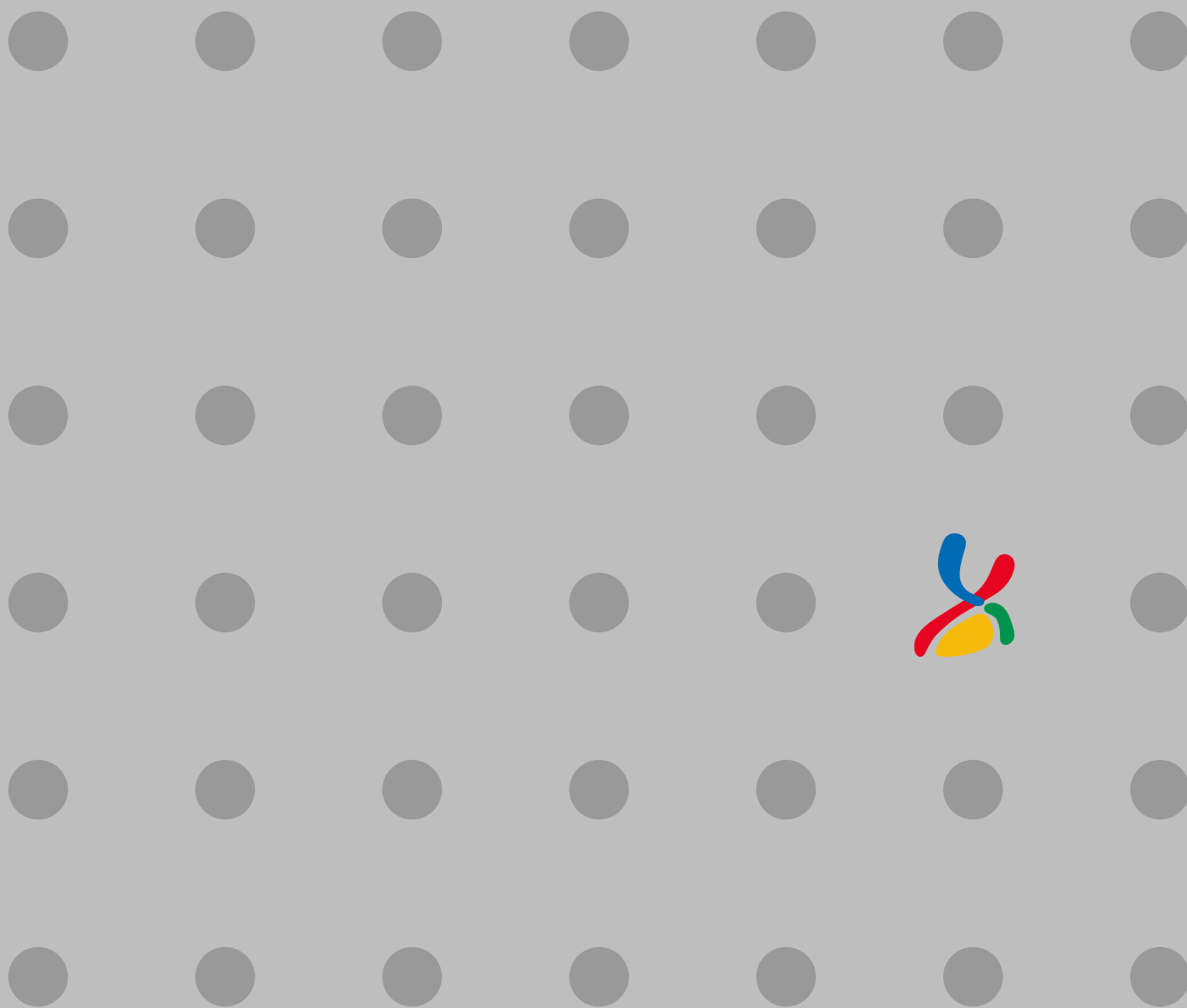


Annual Report and Financial Statements

Bci 2008



OUR MISSION

Bci defines itself as a Financial Solutions Corporation with presence in all financial activities and operations permitted by the General Banking Law, offering the community products and services with highly-efficient operating processes and excellence in quality, with constant technological innovation, prudent risk-management policies and demanding ethical standards that have to be respected by everyone working in its companies. In this scenario and in order to meet its objectives and policies, the Corporation commits to ensure that these are complied with by emphasizing what it considers to be its four fundamental pillars:

The Shareholders

Business policies and decisions should always be designed to increase the capital that the shareholders have invested in the company, striving to ensure that the return on their investment is higher than the average for the banking sector, accompanied by normal levels of risk for the Corporation's businesses and with a maximum possible level of transparency in its conduct in line with the prevailing law, regulations and ethical framework.

Customers and Suppliers

The products and services that the Bci companies offer their customers should be of optimum quality, at competitive prices, innovative and must meet their needs properly and promptly. It should always be remembered that the customers are the basis of the Institution's success and commercial relations with them should therefore be maintained with a long-term perspective. Mutually beneficial relations should be maintained with suppliers accompanied by loyalty over time and high standards of quality, compliance and transparency.

Team Members and their Families

The Corporation should endeavor to ensure that all its team members have a dignified standard of living, stable work and possibilities for personal, professional and family development, properly motivating and rewarding good performance as well as individual and team effort, while providing the guidelines and regulations for maintaining a workplace environment of excellence and demanding professional and ethical behavior. The Corporation is defined as a family-responsible company in terms of its commitment to strive to ensure that the work team members perform is carried out in conditions compatible with a proper personal and family life.

Community

The commitment of the Corporation is to develop its businesses and activities within the framework of governing laws in the country and abroad, wherever it does business. It will abide in full by the ethical principles that ensure respect for the rights and interests of others, according to the guidelines established and accepted by society. As an enterprise, it is also interested in contributing effectively to maintaining a healthy environment and enhancing the social, cultural and economic heritage of the nation by supporting relevant initiatives.

The Corporation is fully aware of the social responsibility it has as a company.

The world has changed and so have we. These are times of accelerated transformation and constant evolution. We might say this is a watershed moment for the economy, knowledge, and information. We might say the future is Today, Bci has always been at the forefront courtesy of its great transformation capacity. We have always looked forward and we will continue to do so because we truly **Are and Always Will Be Different.**

