

Financial Ratios

	1Q02	2Q02	3Q02	4Q02	1Q03	2Q03	3Q03	4Q03	1Q04	2Q04	3Q04	4Q04	1Q05	2Q05
Profitability														
Net interest margin*	4,1%	4,6%	4,4%	4,9%	4,3%	5,0%	4,2%	4,7%	4,3%	4,8%	4,5%	4,7%	4,2%	4,8%
Net fees / operating expenses	35,9%	34,2%	35,9%	34,9%	41,3%	45,4%	49,6%	42,4%	43,2%	41,8%	44,0%	50,9%	47,8%	47,5%
Return on average equity	23,6%	29,1%	14,2%	0,0%	16,4%	22,0%	21,3%	26,6%	19,7%	17,1%	22,7%	21,5%	20,5%	25,7%
Capital ratio														
BIS	12,9%	12,8%	13,9%	14,3%	16,6%	15,0%	15,3%	14,6%	16,7%	13,6%	13,1%	14,9%	16,2%	13,4%
Earnings per Share														
Net income (nominal Ch\$m)	58.498	64.839	33.375	25	40.497	50.948	49.678	65.852	51.277	40.067	53.515	53.935	53.960	62.101
Net income per share (Nominal Ch\$)	0,31	0,34	0,18	0,0	0,21	0,27	0,26	0,35	0,27	0,21	0,28	0,29	0,29	0,33
Net income per ADS (US\$)	0,49	0,51	0,25	0,0	0,31	0,40	0,41	0,61	0,45	0,35	0,49	0,53	0,51	0,59
Shares outstanding in million	188.446,1	188.446,1	188.446,1	188.446,1	188.446,1	188.446,1	188.446,1	188.446,1	188.446,1	188.446,1	188.446,1	188.446,1	188.446,1	188.446,1
Credit Quality														
Past due loans/total loans	1,40%	1,35%	1,74%	2,12%	2,30%	2,35%	2,38%	2,23%	1,98%	1,73%	1,58%	1,52%	1,38%	1,29%
Reserves for loan losses/past due loans	139,6%	129,9%	108,6%	100,5%	93,3%	94,5%	94,3%	96,9%	104,8%	110,7%	120,3%	128,5%	135,1%	137,6%
Efficiency														
Operating expenses/operating income	44,7%	43,7%	52,9%	48,2%	45,8%	41,1%	45,1%	42,7%	43,2%	46,9%	40,4%	46,0%	41,8%	39,1%
Market information (period-end)														
Stock price	12,8	11,6	12,8	12,8	12,9	13,7	14,7	13,6	15,9	16,2	16,3	18,1	18,6	17,9
ADR price	20,10	17,35	17,7	18,63	18,33	20,41	23	23,8	26,9	26,7	27,94	33,86	33,13	32,3
Market capitalization (US\$m)	3.646	3.147	3.210	3.379	3.325	3.702	4.172	4.313	4.879	4.843	5.068	6.141	6.009	5.858
Other Data														
Exchange rate (Ch/US\$) (period-end)	664,44	697,69	747,62	712,38	727,36	697,23	665,13	599,42	623,21	636,59	606,96	559,83	586,45	578,92

* Net interest margin including results of foreign exchange transactions