

BANCOESTADO CONTACTO 24 HORAS S.A.STATEMENTS OF FINANCIAL POSITION AS OF DECEMBER 31, 2009 AND 2008
(In thousands of US dollars - ThUS\$ and thousands of Chilean pesos - ThCh\$)

ASSETS	31.12.2009		31.12.2008
	ThUS\$	ThCh\$	ThCh\$
Cash and deposits in banks	1	686	25.196
Trading investments	653	330.887	458.159
Investment under resale agreements	103	52.000	225.047
Loans and accounts receivable from customers	951	482.484	35.121
Property, plant and equipment	20	10.107	11.185
Current taxes	35	17.856	29.085
Deferred taxes	25	12.871	12.452
Other assets	110	56.019	97.492
TOTAL ASSETS	1.898	962.910	893.737
LIABILITIES			
Provisions	149	75.709	73.249
Deferred taxes	-	87	162
Other liabilities	219	110.982	85.529
TOTAL LIABILITIES	368	186.778	158.940
EQUITY			
Capital	1.537	779.488	779.488
Reserves	(2)	(1.113)	(63.705)
Retained earnings:			
Accumulated losses	(86)	(43.578)	-
Net income for the year	81	41.335	19.014
TOTAL EQUITY	1.530	776.132	734.797
TOTAL LIABILITIES AND EQUITY	1.898	962.910	893.737

BANCOESTADO CONTACTO 24 HORAS S.A.

STATEMENTS OF INCOME

AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2009 AND 2008

(In thousands of US dollars - ThUS\$ and thousands of Chilean pesos - ThCh\$)

	31.12.2009		31.12.2008
	ThUS\$	ThCh\$	ThCh\$
Fee and commission income	<u>5.680</u>	<u>2.880.420</u>	<u>2.615.837</u>
Fee and commission income	<u>5.680</u>	<u>2.880.420</u>	<u>2.615.837</u>
Net income from financial operations	21	10.524	9.411
Other operating income	<u>2</u>	<u>1.265</u>	<u>2.037</u>
TOTAL OPERATING INCOME	<u>5.703</u>	<u>2.892.209</u>	<u>2.627.285</u>
Personnel salaries and expenses	(4.983)	(2.526.896)	(2.377.047)
Administrative expenses	(613)	(311.156)	(236.313)
Depreciation and amortization	(5)	(2.329)	(2.274)
Other operating expenses	<u>-</u>	<u>(2)</u>	<u>(378)</u>
TOTAL OPERATING EXPENSES	<u>(5.601)</u>	<u>(2.840.383)</u>	<u>(2.616.012)</u>
OPERATING INCOME	<u>102</u>	<u>51.826</u>	<u>11.273</u>
Income before income tax	102	51.826	11.273
Income tax	<u>(21)</u>	<u>(10.491)</u>	<u>7.741</u>
NET INCOME FOR THE YEAR	<u><u>81</u></u>	<u><u>41.335</u></u>	<u><u>19.014</u></u>

BANCOESTADO CONTACTO 24 HORAS S.A.

STATEMENTS OF COMPREHENSIVE INCOME
AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2009 AND 2008
(In thousands of US dollars - ThUS\$ and thousands of Chilean pesos - ThCh\$)

	31.12.2009		31.12.2008
	ThUS\$	ThCh\$	ThCh\$
Total operating income	5.703	2.892.209	2.627.285
Total operating expenses	<u>(5.601)</u>	<u>(2.840.383)</u>	<u>(2.616.012)</u>
OPERATING INCOME	<u>102</u>	<u>51.826</u>	<u>11.273</u>
Income before income tax	102	51.826	11.273
Income tax	<u>(21)</u>	<u>(10.491)</u>	<u>7.741</u>
NET INCOME FOR THE YEAR	<u>81</u>	<u>41.335</u>	<u>19.014</u>
OTHER COMPREHENSIVE INCOME			
OTHER COMPREHENSIVE INCOME BEFORE INCOME TAX	-	-	-
Income tax on other comprehensive income	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	<u>-</u>	<u>-</u>	<u>-</u>
COMPREHENSIVE INCOME FOR THE YEAR	<u>81</u>	<u>41.335</u>	<u>19.014</u>

BANCOESTADO CONTACTO 24 HORAS S.A.

STATEMENTS OF CASH FLOWS

AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2009 AND 2008

(In thousands of US dollars - ThUS\$ and thousands of Chilean pesos - ThCh\$)

	31.12.2009		31.12.2008
	ThUS\$	ThCh\$	ThCh\$
CASH FLOWS FROM OPERATING ACTIVITIES			
NET INCOME FOR THE YEAR	81	41.335	19.014
Charges (credits) to income that do not represent cash flows:			
Depreciation and amortization	5	2.329	2.274
Other charges (credits) to income that do not represent cash flows	9	4.705	(73.271)
Increase (decrease) in other assets and liabilities	149	75.417	(84.843)
(Increase) decrease in accounts receivable from related company	(882)	(447.364)	616.487
Net cash flow (used in) generated by operating activities	(638)	(323.578)	479.661
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of property, plant and equipment	(2)	(1.251)	(1.350)
Net cash flow used in investing activities	(2)	(1.251)	(1.350)
CASH FLOWS FROM FINANCING ACTIVITIES:			
Payment of dividends	-	-	(80.741)
Net negative cash flow (used in) financing activities	-	-	(80.741)
NET VARIATION IN CASH AND CASH EQUIVALENTS	(640)	(324.829)	397.570
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	1.397	708.402	310.832
CASH AND CASH EQUIVALENTS AT END OF YEAR	757	383.573	708.402

BANCOESTADO CONTACTO 24 HORAS S.A.**STATEMENTS OF CHANGES IN EQUITY**

AS OF AND FOR THE YEARS ENDED DECEMBER 31, 2009 AND 2008

(In thousands of US dollars - ThUS\$ and thousands of Chilean pesos - ThCh\$)

	Capital ThCh\$	Reserves ThCh\$	Retained earnings ThCh\$	Net income for the year ThCh\$	Total ThCh\$
Balance at 1.1.2008	715.783	-	6.978	73.763	796.524
Transfer of net income prior year	-	-	73.763	(73.763)	-
Payment of dividends	-	-	(80.741)	-	(80.741)
Price-level restatement of capital	63.705	(63.705)	-	-	-
Capital increase	-	-	-	-	-
Net income for the year	-	-	-	19.014	19.014
Balance at 31.12.2008	<u>779.488</u>	<u>(63.705)</u>	<u>-</u>	<u>19.014</u>	<u>734.797</u>
Balance at 1.1.2009	779.488	(63.705)	-	19.014	734.797
Transfer of net income prior year	-	62.592	(43.578)	(19.014)	-
Net income for the year	-	-	-	41.335	41.335
Balance at 31.12.2009	<u>779.488</u>	<u>(1.113)</u>	<u>(43.578)</u>	<u>41.335</u>	<u>776.132</u>
Balance at 31.12.2009 - ThUS\$	<u>1.537</u>	<u>(2)</u>	<u>(86)</u>	<u>81</u>	<u>1.530</u>