

SOCIEDAD DE SERVICIOS TRANSACCIONALES CAJA VECINA 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	2,839	1,439,487	893,411
Trading investments	52	26,341	25,537
Loans and accounts receivable from customers	114	58,066	54,004
Due from related company	859	435,625	153,176
Investments in other company	2	930	1,193
Property, plant and equipment	20	9,968	686
Current taxes	80	40,431	10,954
Deferred taxes	195	99,009	199,444
Other assets	19	9,752	72,313
TOTAL ASSETS	4,180	2,119,609	1,410,718
LIABILITIES			
Provisions	227	115,343	76,858
Other liabilities	736	373,094	198,041
Total liabilities	963	488,437	274,899
EQUITY			
Capital	4,168	2,113,815	2,113,815
Reserves	(16)	(8,192)	(70,031)
Retained earnings:			
Retained earnings from prior years	(1,912)	(969,804)	(526,717)
Net income (loss) for the year	977	495,353	(381,248)
TOTAL EQUITY	3,217	1,631,172	1,135,819
TOTAL LIABILITIES AND EQUITY	4,180	2,119,609	1,410,718

SOCIEDAD DE SERVICIOS TRANSACCIONALES CAJA VECINA 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\$
Interest income	19	9,571	4,180
Net interest income	19	9,571	4,180
Fee and commission income	6,978	3,538,362	1,121,108
Fee and commission expense	(3,600)	(1,825,500)	(793,768)
Net fee and commission income	3,378	1,712,862	327,340
Net income from financial operations	1	803	8,225
Other operating income	-	8	1,501
TOTAL OPERATING INCOME	3,398	1,723,244	341,246
Personnel salaries and expenses	(1,221)	(619,246)	(437,343)
Administrative expenses	(869)	(440,786)	(360,658)
Depreciation and amortization	(132)	(66,950)	(21,494)
Other operating expenses	-	-	(3,572)
TOTAL OPERATING EXPENSES	(2,222)	(1,126,982)	(823,067)
NET OPERATING INCOME	1,176	596,262	(481,821)
Equity in earnings of related company	(1)	(263)	157
Income before income tax	1,175	595,999	(481,664)
Income tax	(198)	(100,646)	100,416
NET INCOME (LOSS) FOR THE YEAR	977	495,353	(381,248)

SOCIEDAD DE SERVICIOS TRANSACCIONALES CAJA VECINA S.A.

STATEMENTS OF OTHER 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\$
Net operating income	3,398	1,723,244	341,246
Net operating expenses	<u>(2,222)</u>	<u>(1,126,982)</u>	<u>(823,067)</u>
OPERATING INCOME	1,176	596,262	(481,821)
Income from investment in other companies	<u>(1)</u>	<u>(263)</u>	<u>157</u>
Income before income tax	1,175	595,999	(481,664)
Income tax	<u>(198)</u>	<u>(100,646)</u>	<u>100,416</u>
NET INCOME (LOSS) FOR THE YEAR	<u>977</u>	<u>495,353</u>	<u>(381,248)</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 (LOSS) FOR THE YEAR	<u>977</u>	<u>495,353</u>	<u>(381,248)</u>

SOCIEDAD DE SERVICIOS TRANSACCIONALES CAJA VECINA 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 (loss) for the year ThCh\$	Total ThCh\$
Balance at 1.1.2008	1,041,780	(3,043)	-	(483,670)	555,067
Transfer of net income for the year 2007	-	-	(483,670)	483,670	-
Price-level restatement of capital	110,035	(66,988)	(43,047)	-	-
Capital increase	962,000	-	-	-	962,000
Net loss for the year	-	-	-	(381,248)	(381,248)
Balance at 31.12.2008	2,113,815	(70,031)	(526,717)	(381,248)	1,135,819
	Capital ThCh\$	Reserves ThCh\$	Retained earnings ThCh\$	Net income (loss) for the year ThCh\$	Total ThCh\$
Balance at 1.1.2009	2,113,815	(70,031)	(526,717)	(381,248)	1,135,819
Transfer of net income for the year 2008	-	61,839	(443,087)	381,248	-
Net income for the year	-	-	-	495,353	495,353
Balance at 31.12.2009	2,113,815	(8,192)	(969,804)	495,353	1,631,172
Balance at 31.12.2009 - ThUS\$	4,168	(16)	(1,912)	977	3,217

SOCIEDAD DE SERVICIOS TRANSACCIONALES CAJA VECINA 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\$)

	<u>31.12.2009</u>		<u>31.12.2008</u>
	ThUS\$	ThCh\$	ThCh\$
CASH FLOWS FROM OPERATING ACTIVITIES			
NET INCOME (LOSS) FOR THE YEAR	977	495,353	(381,248)
Charges (credits) to income that do not represent cash flows:			
Depreciation and amortization	132	66,950	21,492
Other charges (credits) to income that do not represent cash flows	199	100,734	(145,326)
Increases (decreases) in assets and liabilities that affect cash flows			
(Increase) in trade accounts receivable	(565)	(286,511)	(176,621)
(Increase) in other current assets from credit operations	(64)	(32,467)	(9,174)
Increase in notes and accounts payable	302	152,898	127,123
Increase in VAT and other similar payable	120	60,641	17,393
Net cash flow generated by (used in) operating activities	<u>1,101</u>	<u>557,598</u>	<u>(546,361)</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Investment in related company	-	-	(1,036)
Purchase of property, plant and equipment	<u>(21)</u>	<u>(10,718)</u>	<u>(833)</u>
Net cash flow used in investing activities	<u>(21)</u>	<u>(10,718)</u>	<u>(1,869)</u>
CASH FLOWS FROM FINANCING ACTIVITIES:			
Payment of subscribed shares	<u>-</u>	<u>-</u>	<u>962,000</u>
Net cash flow generated by financing activities	<u>-</u>	<u>-</u>	<u>962,000</u>
NET VARIATION IN CASH AND CASH EQUIVALENTS	<u>1,080</u>	<u>546,880</u>	<u>413,770</u>
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	<u>1,811</u>	<u>918,948</u>	<u>505,178</u>
CASH AND CASH EQUIVALENTS AT END OF YEAR	<u><u>2,891</u></u>	<u><u>1,465,828</u></u>	<u><u>918,948</u></u>