



## Small and Medium-Size Corporate Market

In 2001, Banco de Chile obtained excellent results within the small and medium-sized companies, achieving returns far higher than planned for, based mainly on the following factors: a significant increase in margins, customer base growth, higher cross-selling, strict expense control, higher commission-based income and recovery of charge-offs.

Its commercial policies enabled Banco de Chile to achieve a 5 percent

increase in its customer base during the year; said policies also promote higher use of products and services, improving efficiency, retention and loyalty

ratios in this market, and further generated a significant increase in commissions charged,

in relation to the previous year, thus contributing to diversifying income sources.

Banco de Chile's permanent support to the financial needs of small and medium-sized companies was evidenced in the leadership position reached in 2001 in respect of Corfo's loans renegotiation programme,

by channeling 20.4 percent of the system's total, and in loans granted under the Small Business Guarantee Fund (Fogape) for an amount of UF 1.3 million,



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## Banco de Chile in 2001

representing a 47 percent increase in relation to the previous year.

Another strategic basis for its success in the corporate market was the incentive to use Banconexión Internet for inquiries and transactions, which meant the incorporation of 10,500 new customers to this remote service channel. In addition, electronic payment services, such as remunerations, suppliers, taxes and automatic account payment, also meant the introduction of more than 4,000 new customers to these services.

As regards the credit

options offered by Banco de Chile to the corporate market through its affiliates, during this year leasing operations reached a sales flow of UF 2.7 million, representing an annual growth of 27 percent, while factoring operations exceeded Ch\$ 70,000 million, with a placement stock level of Ch\$ 17,700 million.

In the Small and Medium-Size corporate segment, during 2001 Banco de Chile strengthened its policy

of permanent support and involvement, by actively participating in seminars, presentations, workshop and events of interest to this market.

