

Financial Highlights

	2005	2006	2007	2008	2009
Profit and loss accounts					
<i>in S/. Million</i>					
Financial income	699	896	1,191	1,551	1,984
Financial expenses	-145	-200	(297)	(491)	(438)
Gross financial margin	555	696	894	1,059	1,546
Provisions	-116	-127	(125)	(232)	(363)
Fee income	191	214	259	306	390
Operating expenses	-358	-413	(534)	(725)	(837)
Earnings before taxes	204	279	408	360	690
Net earnings	132	188	285	251	508
Earnings per share (S/.)	1.67	2.28	3.014	2.685	5.395
Balance sheet accounts					
<i>in S/. Million</i>					
Cash	1,388	1,358	1,702	2,751	3,263
Investments	1,471	2,566	3,549	3,792	4,235
Net loans	3,876	4,146	5,920	8,937	9,610
Total assets	7,727	9,097	11,943	16,639	18,292
Deposits	4,556	5,761	7,261	9,597	11,400
Due to banks	573	514	1,543	3,101	1,461
Bonds	395	271	190	457	1,477
Total liabilities	7,059	8,283	10,613	15,226	16,485
Shareholders' equity	668	814	1,330	1,413	1,808
Book value per share (S/.)	8.2	9.99			
Ratios					
ROE	21.10%	28.20%	26.1%	18.35%	32.07%
ROA	1.70%	2.20%	2.7%	1.75%	2.91%
BIS ratio: Capital/risk weighted assets	12.00%	11.80%	10.0%	10.8%	11.5%
Net interest margin	7.90%	8.20%	8.1%	7.3%	9.0%
Efficiency	54.70%	51.20%	55.8%	57.7%	48.2%
Non performing loans/total loans	2.90%	1.90%	0.9%	1.2%	1.5%
NPL coverage	175.80%	235.40%	337.0%	283.1%	266.6%
Operating figures					
Employees	2,711	3,091	3,914	5,251	6,592
Bank branches	105	112	160	207	227
ATMs	497	701	1000	1401	1500