

Financial Highlights

	2006	2007	2008	2009	2010
Profit and loss accounts					
<i>in S/. Million</i>					
Financial income	896	1,191	1,520	2,005	2,152
Financial expenses	(200)	(297)	(461)	(450)	(448)
Gross financial margin	696	894	1,059	1,555	1,704
Provisions	(127)	(125)	(232)	(363)	(391)
Fee income	214	259	306	398	443
Administrative expenses	(413)	(534)	(735)	(858)	(945)
Earnings before taxes	279	408	360	683	732
Net earnings	188	285	251	510	502
Earnings per share (S/.)	2.3	3.0	2.7	5.4	4.2
Balance sheet accounts					
<i>in S/. Million</i>					
Cash	1,358	1,702	2,751	3,264	4,603
Investments	2,566	3,549	3,792	4,223	4,299
Net loans	4,146	5,920	8,937	9,610	11,767
Total assets	9,097	11,943	16,630	18,250	21,972
Deposits	5,761	7,261	9,615	11,418	11,875
Due to banks	514	1,543	3,101	1,462	2,360
Bonds	271	190	457	1,472	3,115
Total liabilities	8,283	10,613	15,216	16,427	19,869
Shareholders' equity	814	1,330	1,413	1,823	2,104
Book value per share (S/.)		3.1	2.7	5.5	5.5
Ratios					
IFS					
ROE	28.2%	26.1%	18.2%	32.1%	26.2%
ROA	2.2%	2.7%	1.7%	2.9%	2.5%
Efficiency	38.4%	44.8%	50.5%	42.6%	39.8%
IBK					
ROE	27.3%	31.9%	31.3%	37.5%	33.8%
ROA	2.3%	2.7%	2.2%	2.8%	2.9%
Efficiency	55.3%	57.3%	58.4%	49.3%	47.9%
BIS ratio	11.8%	10.3%	10.8%	11.5%	14.4%
Net interest margin	8.2%	7.9%	7.2%	8.6%	8.2%
Non performing loans/total loans	1.9%	0.9%	1.2%	1.5%	1.7%
NPL coverage	235.4%	337.0%	283.1%	266.6%	269.1%
IS					
ROE	33.1%	41.2%	3.2%	31.6%	28.0%
Operating figures					
IFS					
Employees	3,200	4,261	5,658	6,856	6,799
IBK					
Employees	2,913	3,933	5,250	6,445	6,378
Branches	112	160	207	227	232
ATMs	701	1,000	1,401	1,500	1,570
IS					
Employees	287	328	408	411	421