



December 2010

A close-up photograph of a person's hands adjusting a weight on a barbell. The person is wearing a black watch on their left wrist. The background is a blurred gym environment. The image is overlaid with a semi-transparent blue rectangle containing the agenda text.

Agenda

Macroeconomic Environment

Credicorp

Business Units

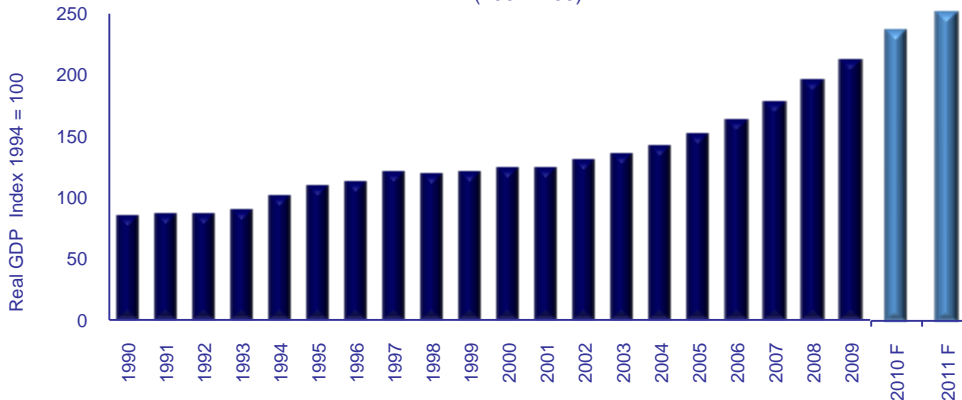
Summary

Continuous growth across different Governments

Macroeconomic model has been maintained throughout political changes...

Peruvian GDP Index across recent Governments^{1,2}

(1994=100)



Fitch ratings

BB BB BB- BB- BB- BB BB BB+ BB+ BBB- BBB-BBB-



Alberto Fujimori: July 1990 – November 2000



Valentin Paniagua: Nov. 2000 – July 2001

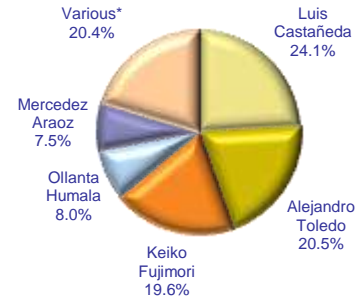


Alejandro Toledo: July 2001 – July 2006



Alan García: July 2006 – July 2011

Presidential elections survey³ (November 2010)



3: November 2010, Peru urban.

*Various includes Other candidates, Undecided and Blank. Source: CPI

1. Real GDP growth rate.

2. Mr. Paniagua's Administration was a transitory Government after Alberto Fujimori's resignation

Source: Central Bank

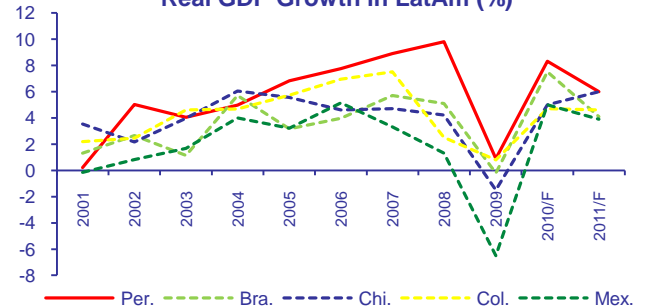
Solid Macroeconomic Environment

Peruvian GDP growth rate is one of the highest in Latin America this year, accompanied by solid indicators...

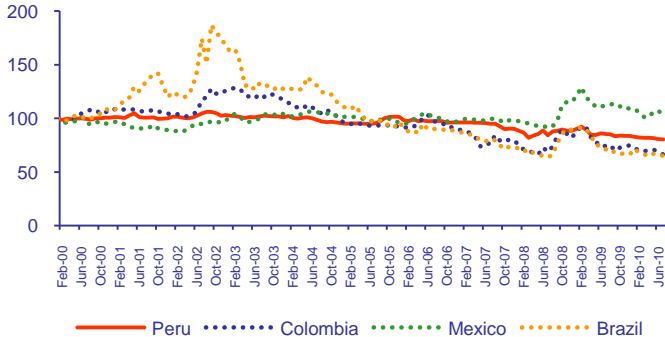
Peruvian Real GDP Growth (%)



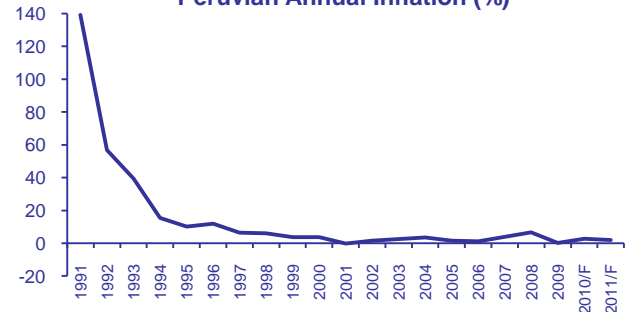
Real GDP Growth in LatAm (%)



Real Exchange Rate: LatAm currencies/US\$



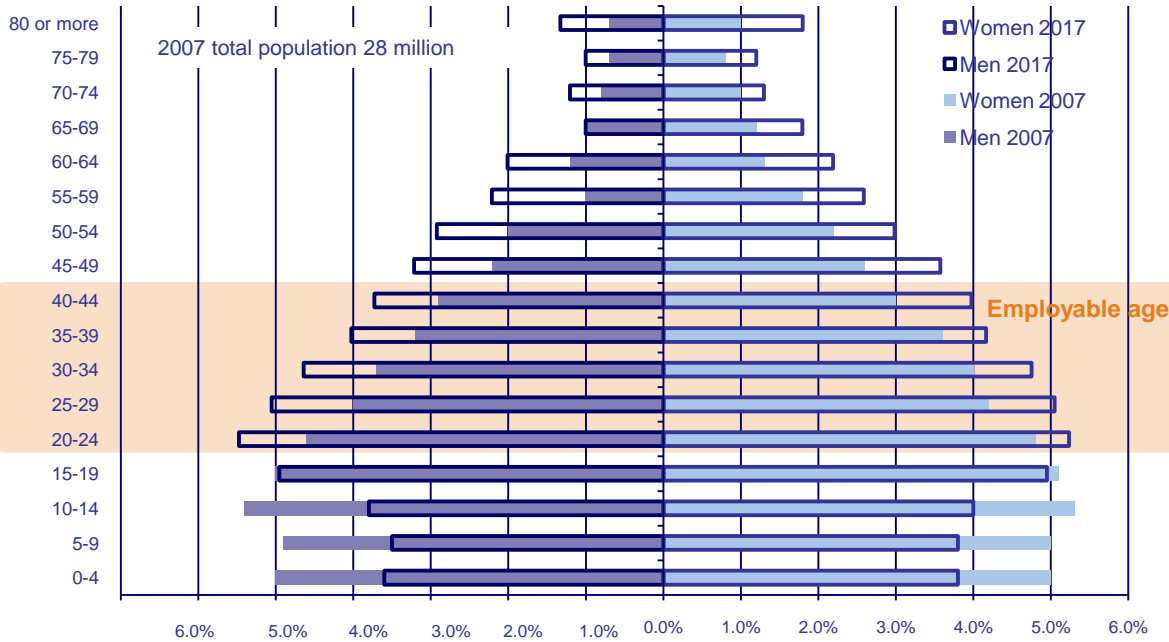
Peruvian Annual Inflation (%)



Source: Central Bank, IMF, Bloomberg, Latin Focus and BCP.

Population pyramid

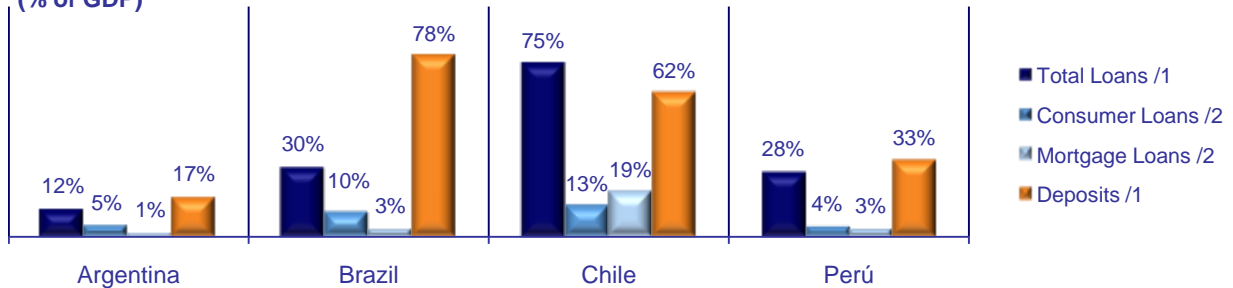
Peru's population is shifting: the elderly are growing and the new population base is between 10 to 25 years old



Source: 2007 - Peru's socio-demographic profile - 2007 Census (INEI)
2017 - estimated / non statistical information

...also significant growth potential when compared to the region

Banking penetration
(% of GDP)



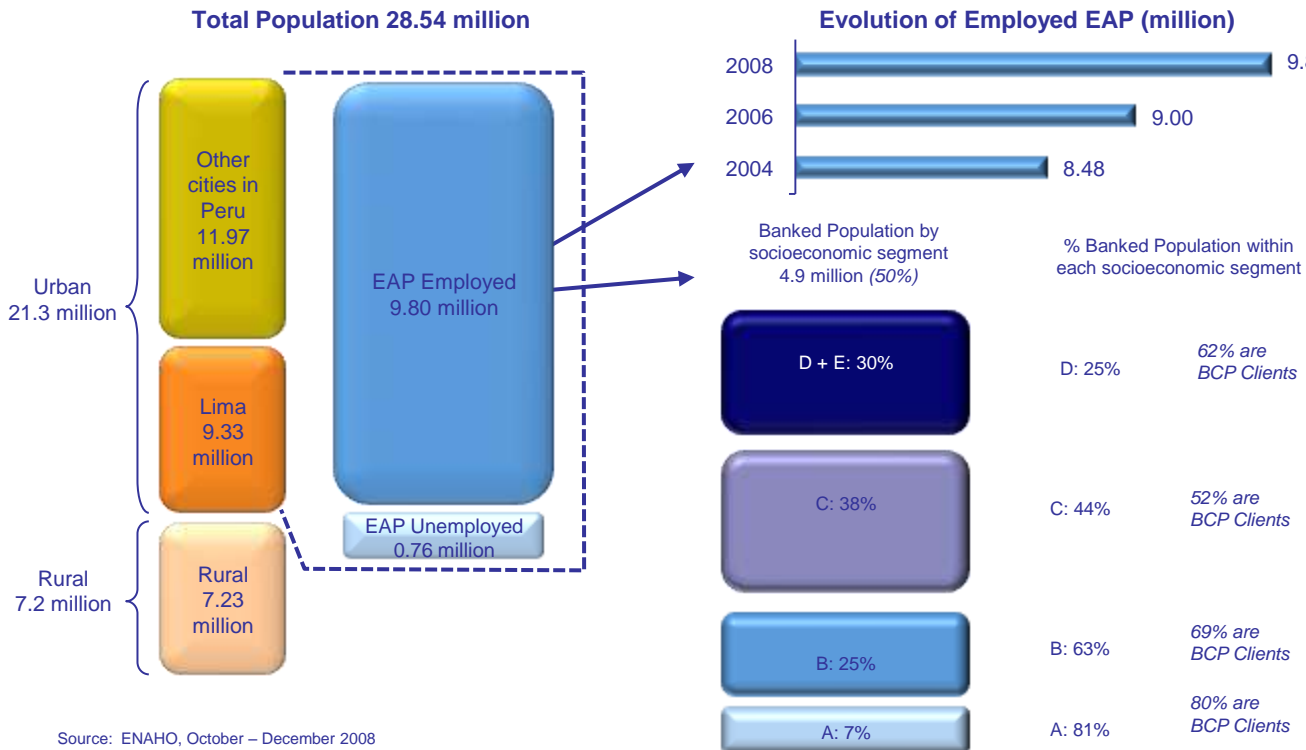
Source: 1/ IMF Financial Access Survey 2009 (Outstanding product with commercial banks an other deposit takers)
2/ Loans as of June 2010, 2010 GDP estimated by IMF

Infrastructure

	Peru	Colombia	Mexico	Argentina	Brazil	Chile	Developed countries
Branches per 100,000 people	5	10	8	10	10	12	31
ATMs per 100,000 people	13	20	25	19	20	43	na

Source: Felaban 2009, except for México y Argentina and 2007

... that lies within the Retail banking segment: only 50% of EAP Employed is banked

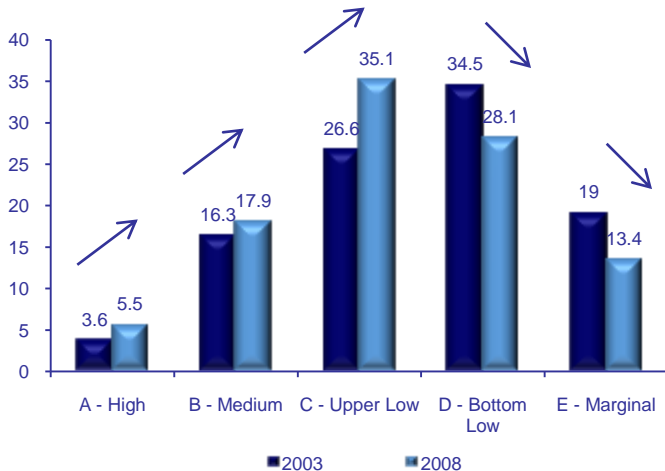


Source: ENAHO, October – December 2008

The consumer in Lima is getting wealthier

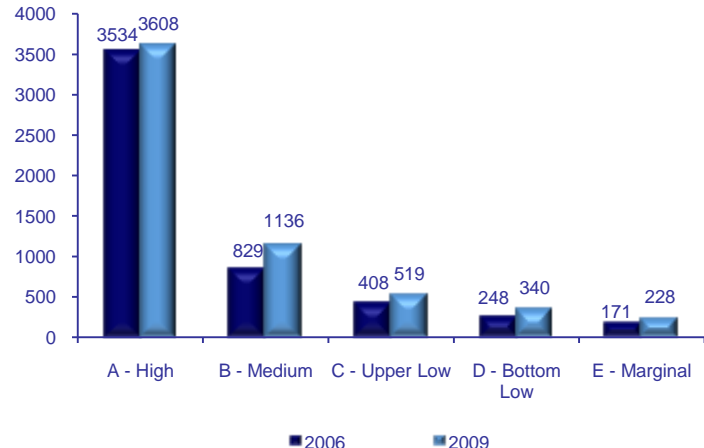
Income has improved across all socioeconomic levels.

Lima by Socioeconomic Level
(% of total population)



Source: Ipsos – Apoyo Opinion de Mercado

Monthly Family Income by Socioeconomic Level
(in nominal US\$)



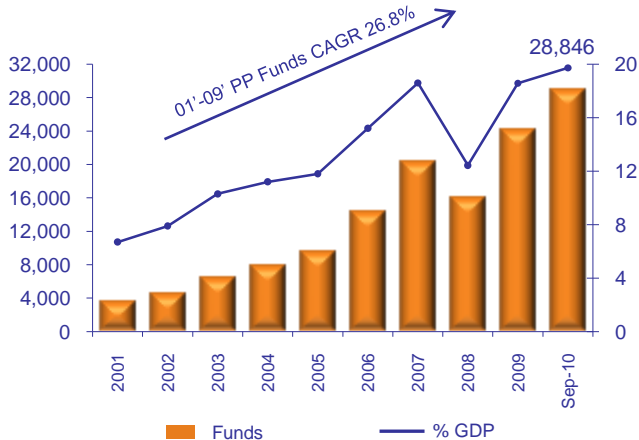
Source: Population statistics and socio economic levels for Lima (Ipsos APOYO)

- ▶ Consumers in the top two levels have seen substantial improvement in income.
- ▶ Between 2003 and 2008, 12% of the population of Lima left the bottom two socioeconomic levels. Level C is the most dynamic.

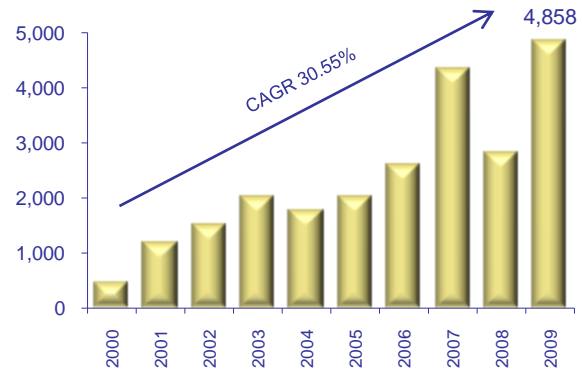
Peruvian capital markets continue growing ...

Providing a significant source of financing for the country's economic growth and industrialization...

Private Pension Funds (US\$ MM)



Mutual Funds (US\$ MM)



▶ An important disintermediation of the banking system has taken place.

▶ Private Pension funds and Mutual Funds dropped in 2008 and recovered in 2009 as a consequence of global market values, though real growth in 2009 is also evident.

Source: IMF, SBS and CONASEV

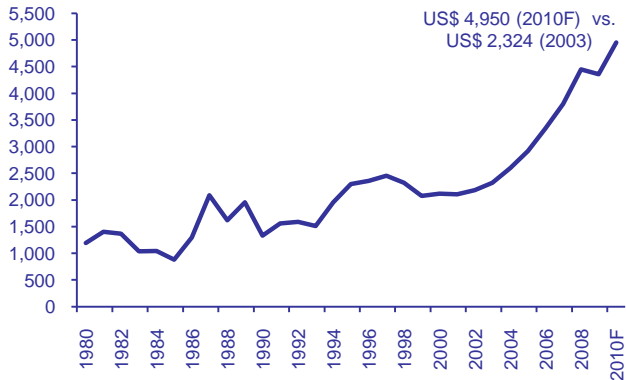
High growth potential in Asset Management business...



... that seeks to capture increasing wealth that requires asset management products and services...

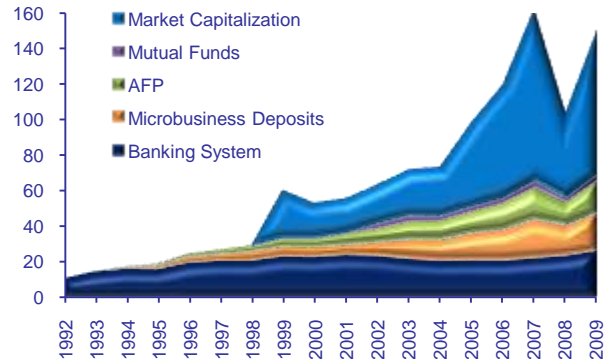
GDP per capita

GDP per capita has doubled its value, in the last seven years:



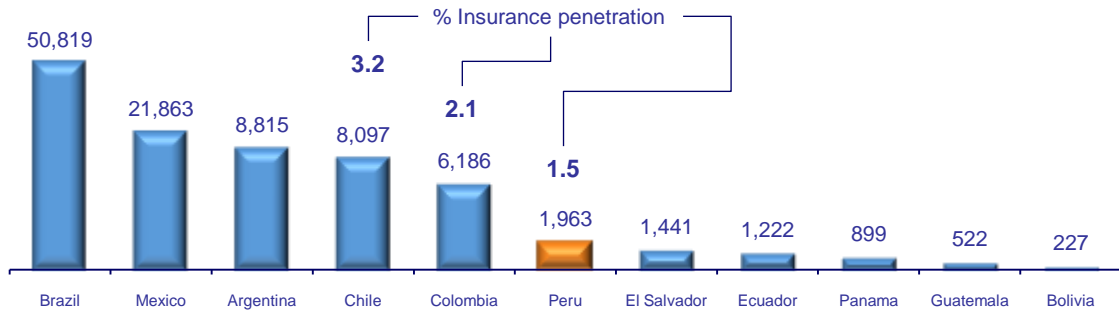
Sources: Central Bank and BCP.

Savings – financial system, AFP, mutual funds, and stock market (% GDP)

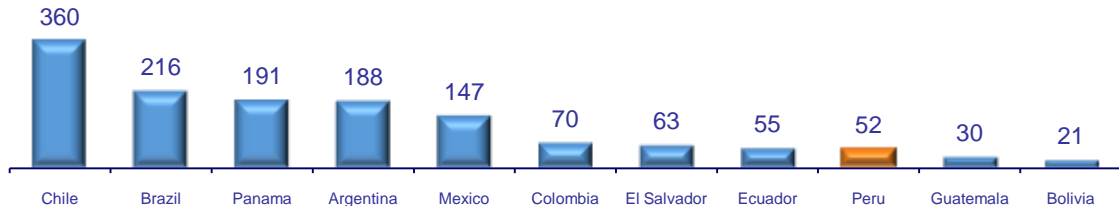


Insurance penetration and per-capita premiums remain low compared to regional peers...

Written premiums 2009 (US\$MM) PPS + Health + Life



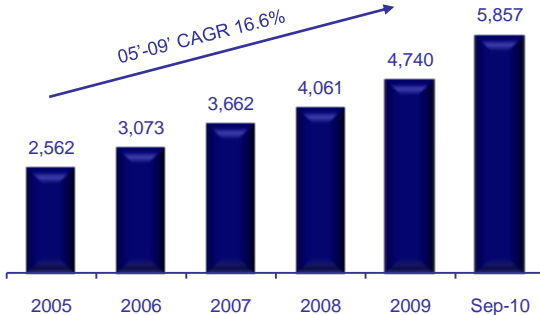
Written premiums per capita 2009 (US\$) PPS + Health + Life



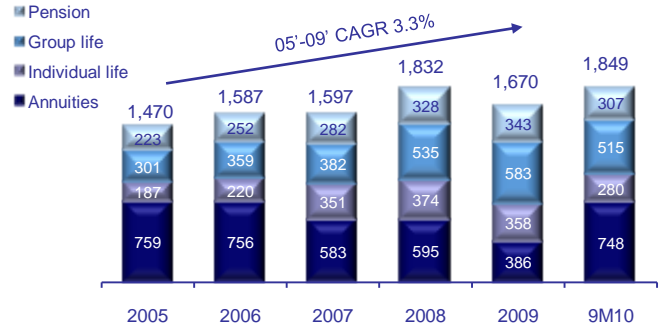
High growth potential also in the Insurance sector

Since market penetration of insurance products is extremely low...

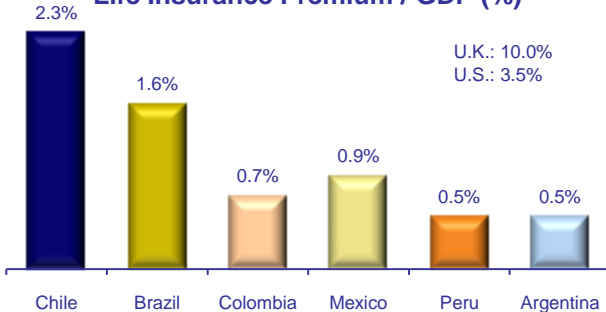
Total Assets (US\$ MM)



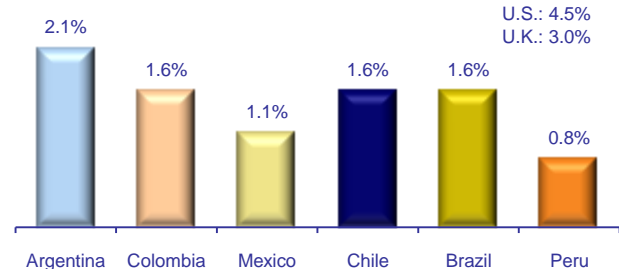
Life Insurance Premiums in Peru (S/. MM)



Life Insurance Premium / GDP (%)



Non-life Insurance Premium / GDP (%)



Source: Sigma – El Seguro mundial en el 2009 and SBS

A close-up photograph of a person's hands adjusting a weight on a barbell. The person is wearing a black watch on their left wrist. The background is a blurred gym environment. A blue rectangular box is overlaid on the right side of the image, containing the agenda text.

Agenda

Macroeconomic Environment

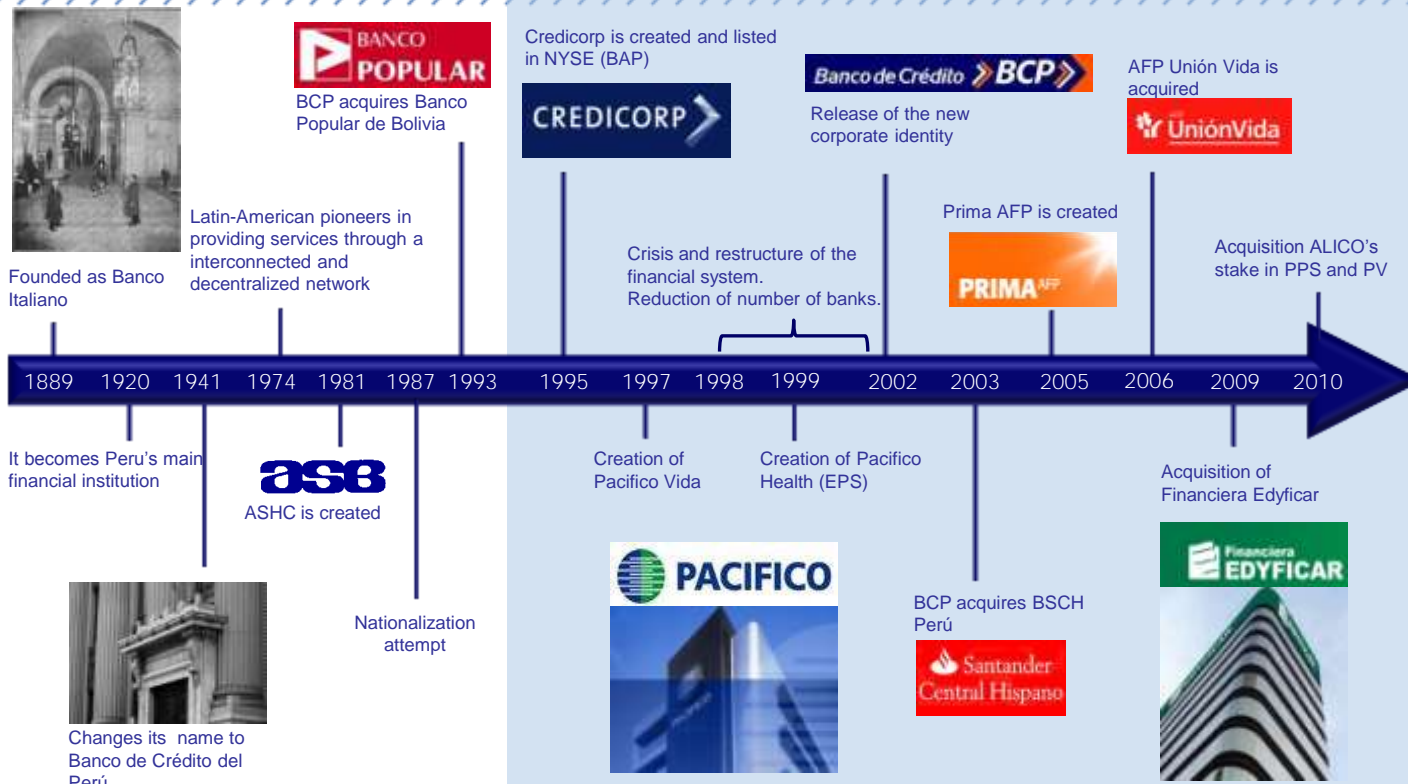
Credicorp

Business Units

Summary

The leading financial holding in Peru

... with 121 years of experience in the financial sector...



Founded as Banco Italiano

Latin-American pioneers in providing services through a interconnected and decentralized network



BCP acquires Banco Popular de Bolivia



Credicorp is created and listed in NYSE (BAP)



Release of the new corporate identity



AFP Unión Vida is acquired



Prima AFP is created



Creation of Pacifico Vida

Creation of Pacifico Health (EPS)



BCP acquires BSCH Perú



Acquisition of Financiera Edyficar

It becomes Peru's main financial institution



ASHC is created

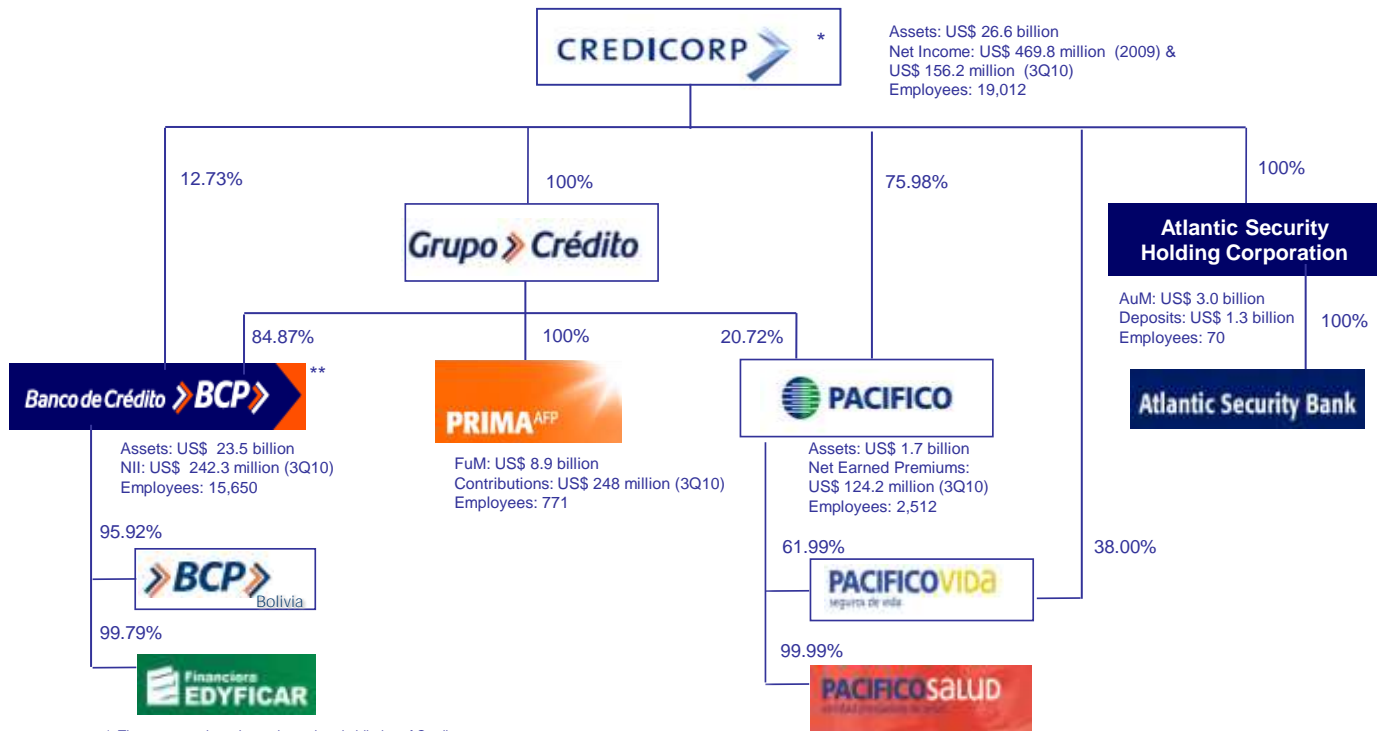


Changes its name to Banco de Crédito del Perú

Nationalization attempt

The strongest financial holding in the country

with a diversified business portfolio

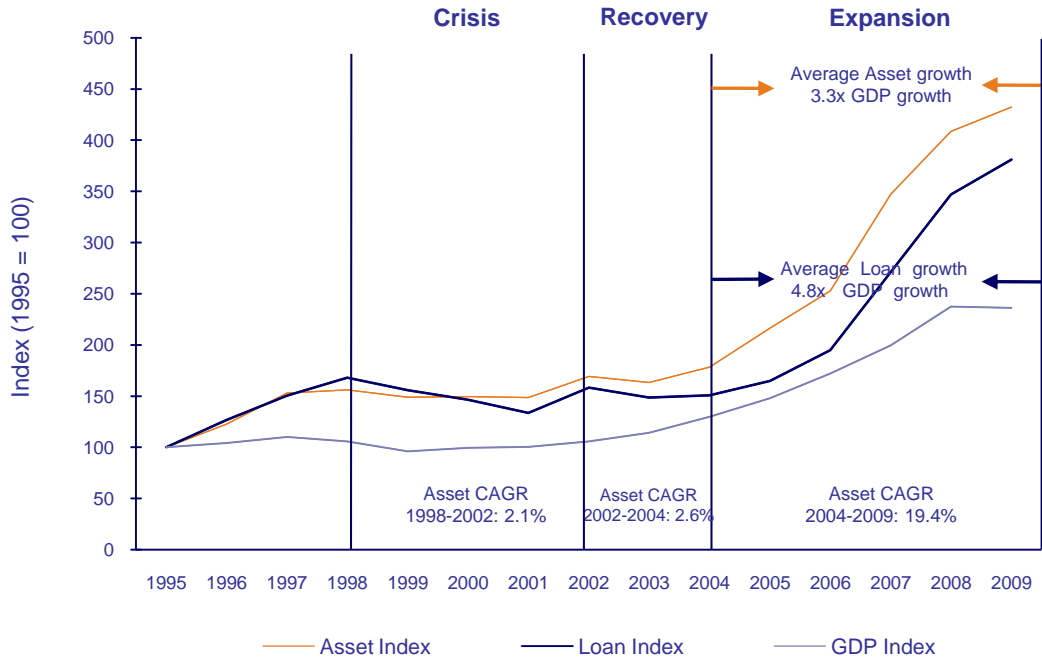


* The structure chart shows the main subsidiaries of Credicorp
 ** Banco de Crédito BCP Bolivia is one of the main subsidiaries of Banco de Crédito BCP
 Figures as of September 2010. Percentages data as of November 2010.
 Source: CONASEV

Credicorp results reaffirm strong performance...

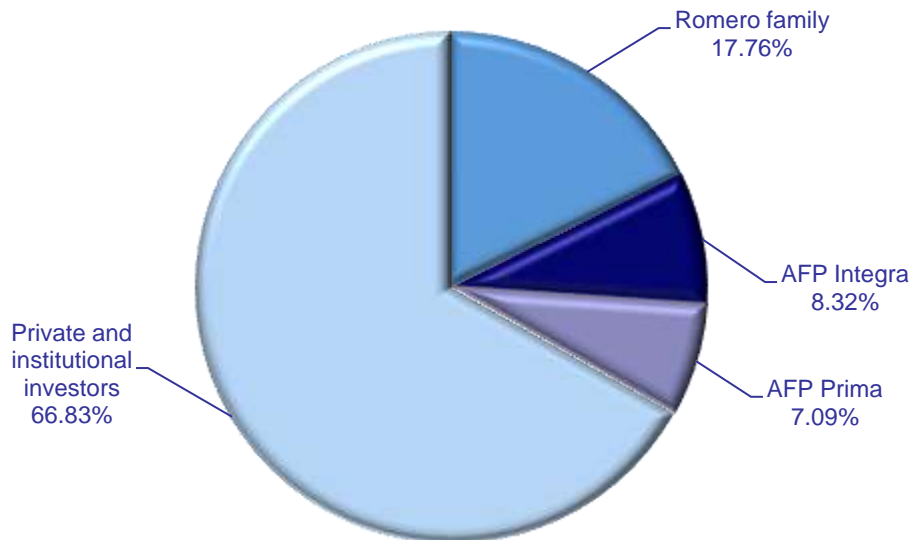


With a recent history of strong asset expansion ...



Diversified shareholder structure

With a wide base of private and institutional investors...



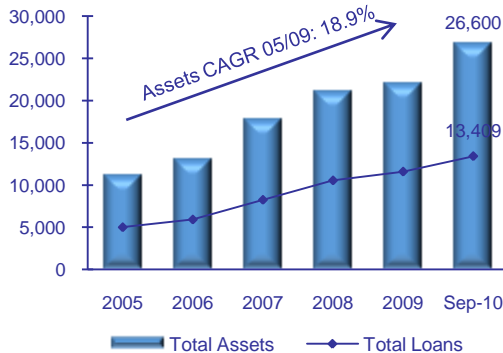
Percentages calculated without Treasury shares
Percentages estimated as of February 2010

Credicorp results reaffirm strong performance...

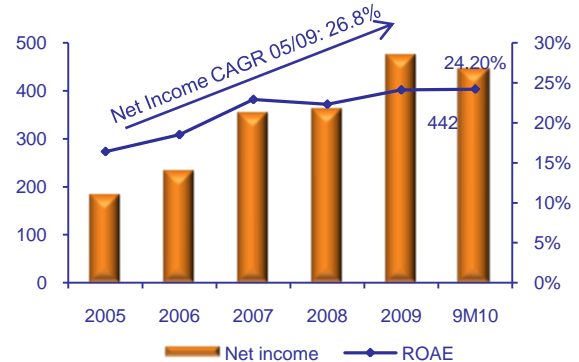


With a recent history of strong asset expansion and growing income generation...

Total Assets & Total Loans (US\$MM)



Net Income (US\$ MM) & ROAE



Stock performance price (US\$)



Market Capitalization (US\$ MM)



Sources: Yahoo Finance and Credicorp's Earnings Releases

Q results depressed by extraordinary items, but YTD puts Credicorp's results on the high end of expectations...

Summary of Results		Quarter			Change %		Year to date		Change %	
		3Q10	2Q10	3Q09	QoQ	YoY	Sep-10	Sep-09		
Profitability	Net Income (US\$ MM)	156.2	161.9	121.7	-3.5%	28.4%	442.0	347.5	27.2%	
	EPS (US\$)	1.96	2.03	1.53	-3.5%	28.4%	5.54	4.36	27.2%	
	Operating Income (US\$ MM)	214.1	234.3	163.4	-8.6%	31.0%	613.4	496.0	23.7%	
	Core Operating Income (US\$ MM)	204.4	208.9	163.4	-2.2%	25.1%	578.4	423.2	36.7%	
	ROAE (%)	24.4%	27.5%	24.0%	- 306 bps	+ 43 bps	24.2%	24.8%	- 60 bps	
	ROAA (%)	2.5%	2.7%	2.3%	- 26 bps	+ 14 bps	2.5%	2.2%	+ 30 bps	
	NIM, avg. assets (%)	4.85%	4.99%	4.72%	-14 bps	+13 bps	5.05%	4.78%	+ 27 bps	
Balance Sheet		Total Assets (US\$ Bn.)	26.6	23.8	20.8	11.6%	28.1%	26.6	20.8	28.1%
Portfolio Indicators	Loan Portfolio Quality	Total Loan (US\$ Bn.)	13.4	12.7	10.7	5.6%	25.6%	13.4	10.7	25.6%
		PDL (%)	1.59%	1.70%	1.55%	- 11 bps	+ 4 bps	1.59%	1.55%	+ 4 bps
		Net Provisions (US\$ MM)	-52.3	-30.9	-38.2	69.3%	36.9%	(126.4)	(119.3)	5.9%
	Insurance Indicators	Net Premium Earned (US\$ MM)	120.7	121.6	109.0	-0.7%	10.8%	353.3	309.6	14.1%
Net Claims incurred (US\$ MM)		-10.7	-14.0	-13.5	-23.6%	-20.9%	(38.3)	(51.3)	-25.4%	
Efficiency		Efficiency Ratio (%)	39.4%	39.6%	39.8%	- 12 bps	- 34 bps	40.3%	41.4%	- 110 bps
Capital		BIS ratio* (%)	13.9%	13.6%	14.5%	+ 27 bps	- 57 bps	13.9%	14.5%	- 57 bps
		Market Capitalization (US\$ MM)	9,692	7,250	6,083	33.7%	59.3%	9,692	6,083	59.3%

* Figures of BCP

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Agenda

Macroeconomic Environment

Credicorp

Business Units

Summary



Business Units

Banking Business

Insurance Business

Asset Management Business

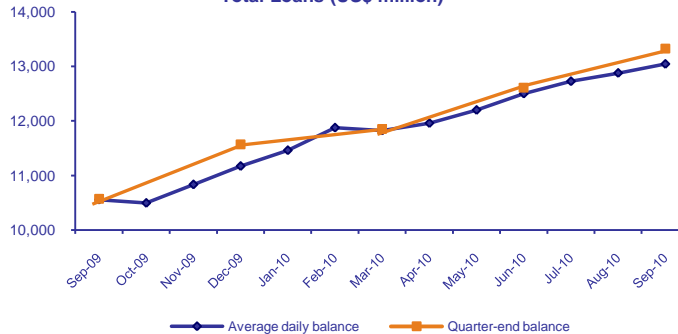
Strong business growth is evident but provisions and other extra ordinaries put pressure on Q results...

Summary of Results	Quarter			Change %		Year to date		Change %
	3Q10	2Q10	3Q09	QoQ	YoY	Sep-10	Sep-09	
Net Interest Income	242.3	228.7	197.3	6.0%	22.8%	690.1	592.9	16.4%
Provisions, net	(52.6)	(31.2)	(38.9)	68.7%	35.2%	(127.2)	(120.2)	5.9%
Non interest income	167.3	169.5	129.7	-1.3%	29.0%	474.7	428.5	10.8%
Banking services commissions	120.8	113.6	93.3	6.4%	29.5%	341.6	258.5	32.2%
Operating expenses	(184.8)	(183.2)	(161.1)	0.9%	14.7%	553.3	495.8	11.6%
Total Operating Income	172.3	183.8	126.9	-6.3%	35.7%	484.3	405.5	19.5%
Core Operating Income	162.6	158.5	126.9	2.6%	28.1%	449.3	332.7	35.0%
Non Core Operating Income*	9.6	25.3	-	-62.0%	n.a.	35.0	72.7	-51.9%
Net Income	138.6	134.2	101.5	3.3%	36.6%	374.8	290.0	29.2%

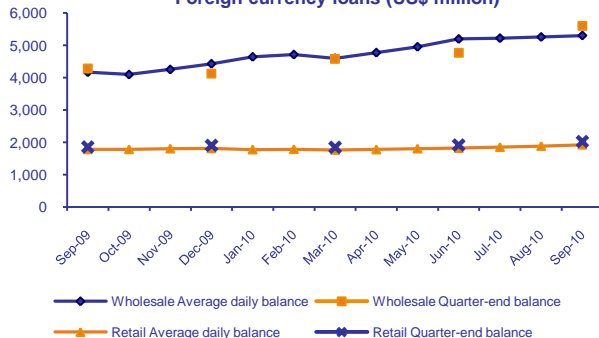
* It refers to a net gain on sales of securities (non financial income)

BCP's loan growth continues showing the reactivation of investment activity and consumption...

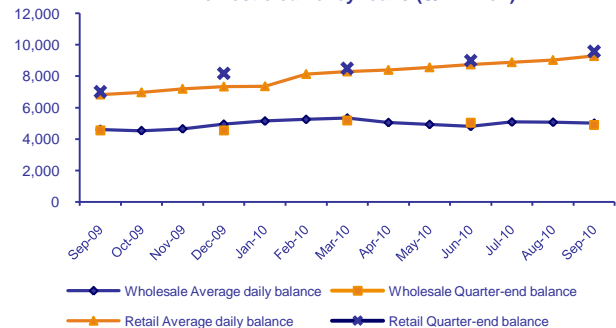
Total Loans (US\$ million)



Foreign currency loans (US\$ million)

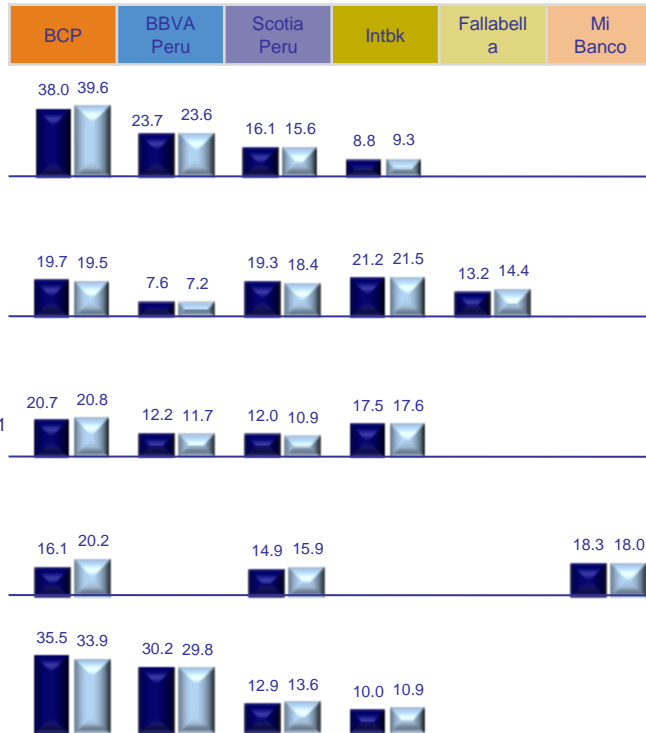


Domestic currency loans (S/. million)



Focuses on expanding its leadership, despite strong competition

Loans



Liability products



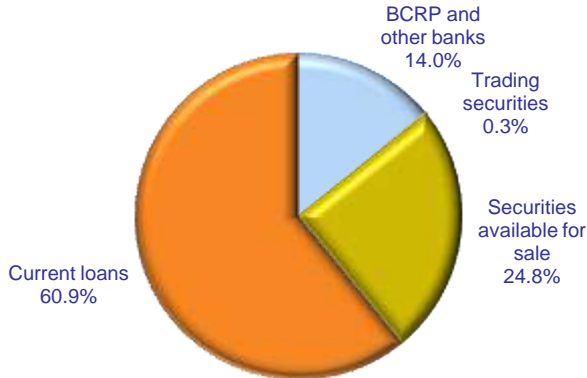
1/ BCP includes Edyficar, Scotiabank includes Crediscotia
 2/ Figures as of June 2010 and June 2009.

■ Sep-09 ■ Sep-10

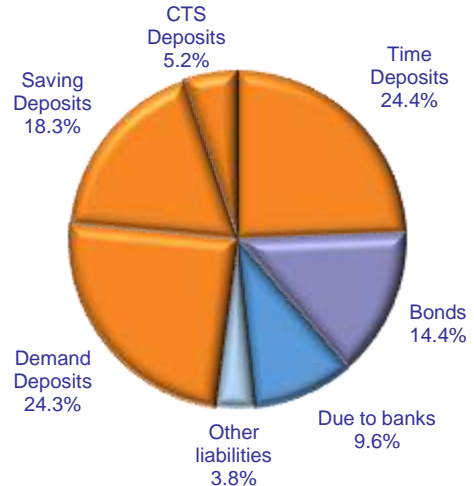
Sources: SBS and Asbanc

Interest Earnings Assets include an important component of liquid assets and a well diversified loan portfolio...

Interest Earnings Assets (Sep. 10)



Funding mix (Sep. 10)



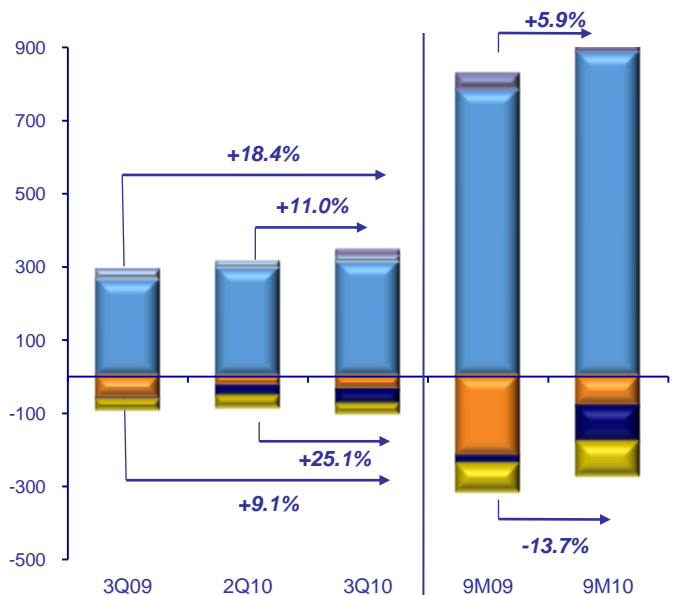
Funding Cost:
 2Q10: 1.82%
 3Q10: 2.11%

72% funded by deposits

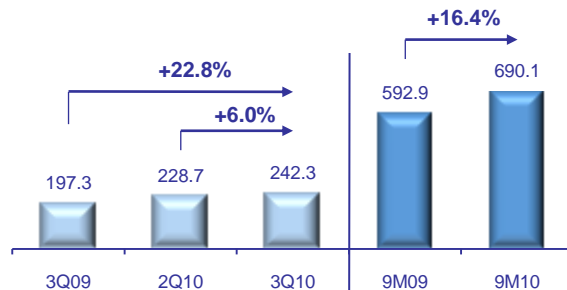
Source: Credicorp's Earnings Release and BCP

Stronger expense structure and expansion of lower yielding assets put pressure on NIM this Q...

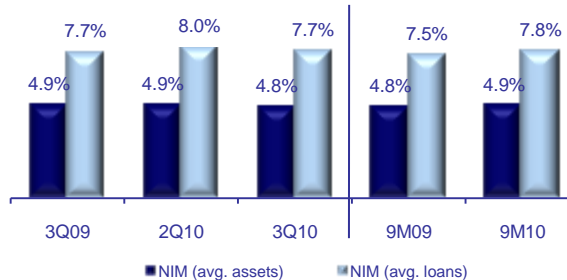
Interest Income & Interest Expense (US\$ MM)



Net Interest Income (US\$ MM)



Net Interest Margin (%)

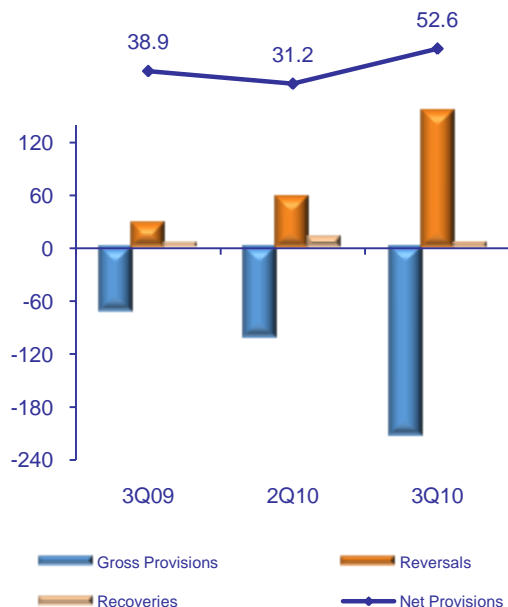


■ Interest on Loans ■ Interest on trading securities ■ Other Interest Income
 ■ Interest on deposits ■ Interest on borrowed fund ■ Other interest expense

Source: Credicorp's Earnings Release

Despite lower PDLs, net provisions increased substantially following conservative measures...

Total provisions (US\$ MM)



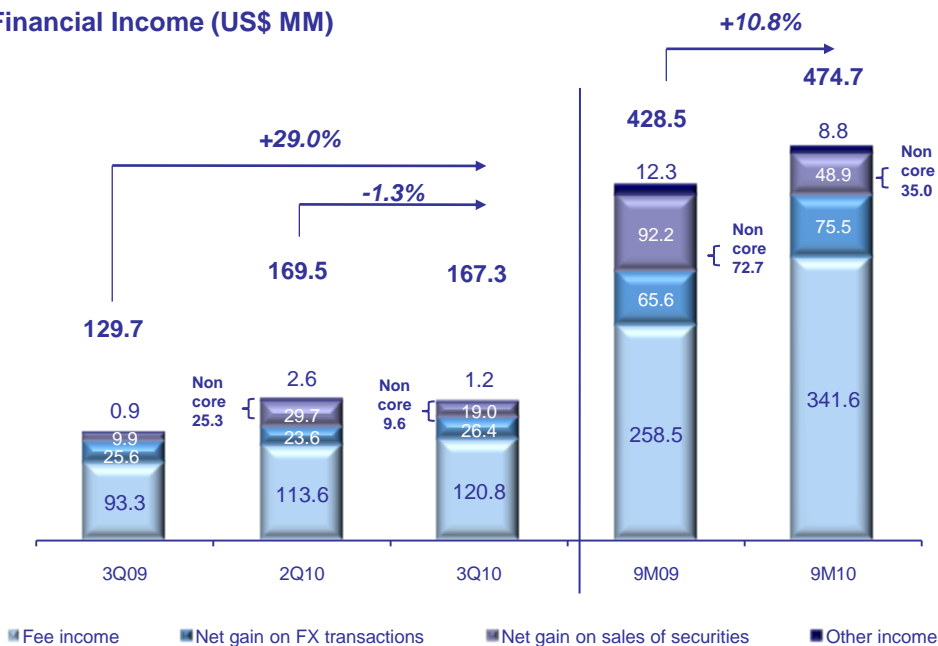
	PDL	3Q10	2Q10
PDL (%)		1.59%	1.71%
PDL over 90 days (%)		0.97%	1.19%

PDL & Coverage	3Q10	2Q10	3Q09	QoQ	YoY
Reserve for loan losses (RLL), US\$ MM	410.8	386.1	316.7	6.4%	29.7%
Past due loans (PDL), US\$ MM	212.5	215.1	165.1	-1.2%	28.7%
Coverage (%)	193.3%	179.5%	191.8%	+2.6%	1.5%

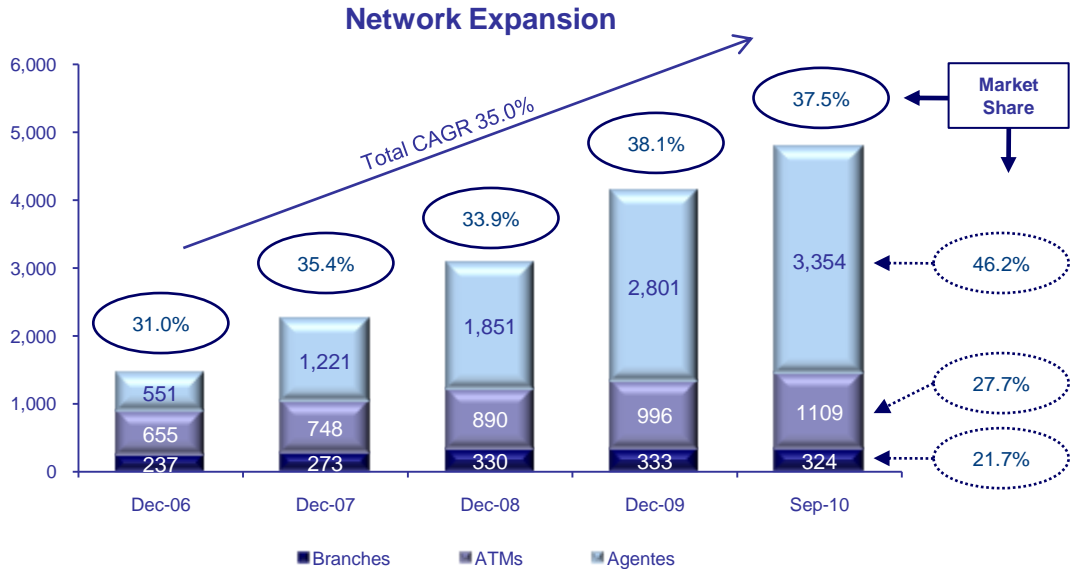
Portfolio Class	3Q10	2Q10
Normal	95.2%	94.6%
Potential Problem	2.4%	2.8%
Deficient	0.8%	0.8%
Doubtful	0.8%	0.9%
Loss	0.8%	0.9%
	100%	100%

Core non financial income generation is strong, but exceptional gains on securities hide this performance...

Non Financial Income (US\$ MM)



... network expansion continued throughout last years but introducing a unique cost efficient model...

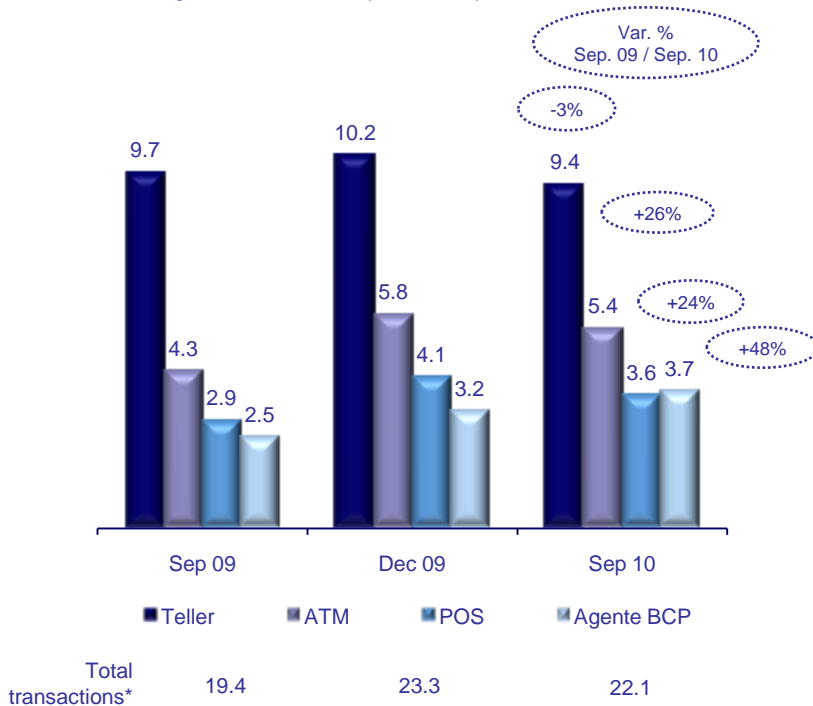


Points of contact per 100,000 people

5.1	7.9	10.7	14.2	16.2
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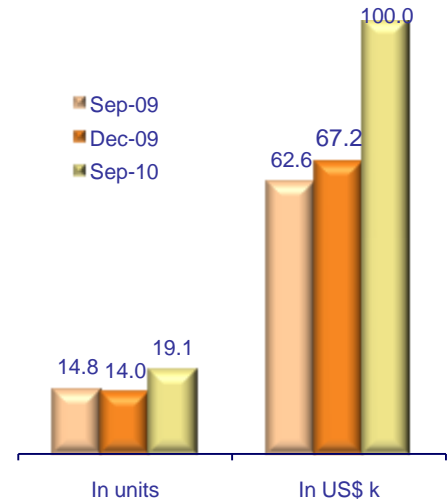
...using more cost efficient models to operate and distribute products

Monetary transactions (in million)



Sales per person

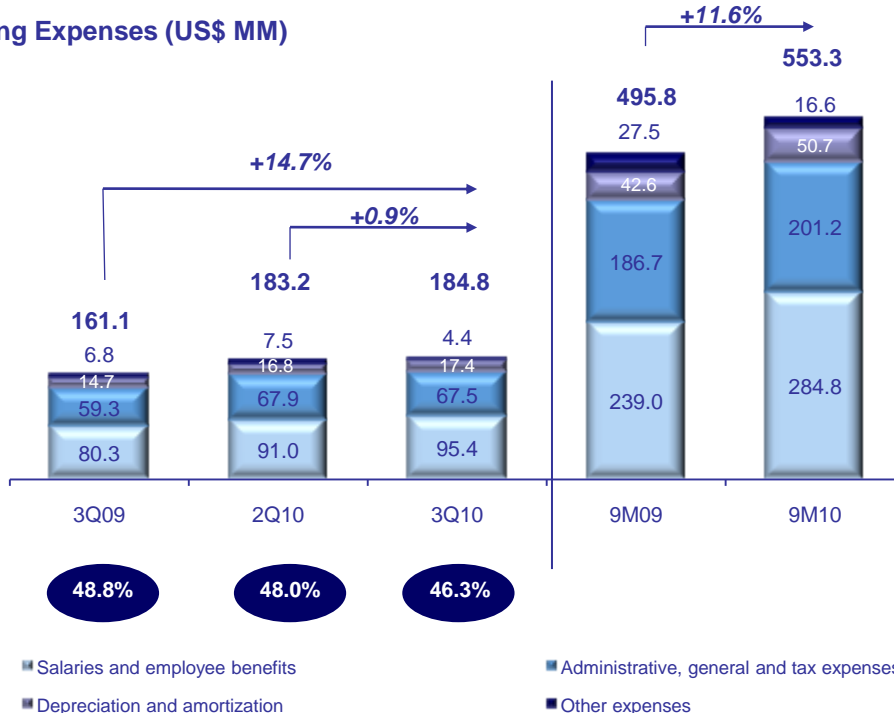
Includes Credit cards and Insurance in units
BT, Cash, Personal, Mortgages, TCN, TSN, AF, CT y Leasing in US\$ k for all sales related personnel



*Includes only Teller, ATM, POS and Agente BCP

Good control of the cost side is reflected in a significant improvement of the efficiency ratio ...

Operating Expenses (US\$ MM)



Source: Credicorp's Earnings Release

BCP Bolivia sets a new lower income level and Edyficar reported strong business expansion...

Banco de Credito BCP - Bolivia

Financial Indicators	Quarter			Change %		Year to date		Change %
	3Q10	2Q10	3Q09	OoQ	YoY	Sep-10	Sep-09	
Contribution to BAP (US\$ thousands)	3,442	3,318	7,086	3.7%	-51.4%	12,370	20,851	-40.7%
ROAE (%)	18.3%	20.0%	30.3%	-1.69%	-12.0%	18.3%	30.3%	-12.0%
Total Assets (US\$ MM)	1,014	966	1,120	5.0%	-9.5%	1,014	1,120	-9.5%
Total Loans (US\$ MM)	571	526	471	8.6%	21.2%	571	471	21.2%
PDL (%)	1.39%	1.54%	2.28%	-16 bps	-90 bps	1.39%	2.28%	-90 bps

Edyficar

Financial Indicators	Quarter		OoQ	Year to date
	3Q10	2Q10		Sep-10
Contribution to BAP (US\$ thousands)	5,316	4,980	6.7%	17,113
ROAE* (%)	22.8%	22.6%	+15 bps	24.6%
Total Assets (US\$ MM)	376	362	3.9%	376
Total Loans (US\$ MM)	319	289	10.1%	319
PDL (%)	4.2%	4.6%	-41 bps	4.2%

Commercial Indicators	Quarter		
	3Q10	2Q10	3Q09
Clients (thousands)	264	246	199
Employees	1,709	1,704	1,224
Branches	64	62	50
Clients / employees	155	144	163

*Net shareholders' equity includes US\$ 50.7 MM of goodwill



Business Units

Banking Business

Insurance Business

Asset Management Business

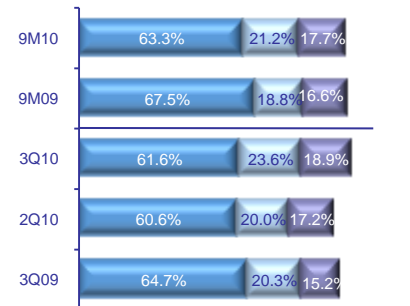
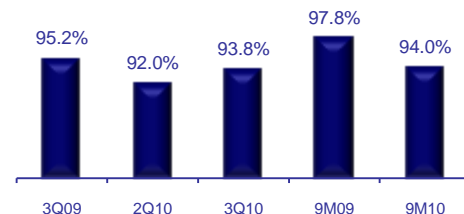
PPS maintains strong performance and executes the acquisition of AIG's stake in its business...

Breakdown of Total Net Earned Premiums by line of business & Net Earnings (US\$ MM)

	3Q10	2Q10	3Q09	QoQ	9M10	9M09	Change %	
Net Earned Premiums	PPS	51.1	51.1	50.3	-0.1%	147.3	139.6	5.5%
	Life Insurance	35.9	39.8	30.9	-9.7%	112.1	89.2	25.6%
	Health Insurance	37.7	34.8	31.9	8.5%	106.8	91.6	16.6%
	Total PGA group	124.2	125.4	112.7	-1.0%	364.8	320.4	13.9%
	Underwriting result	24.2	27.8	22.6	-12.8%	69.1	50.9	35.7%
Net Earnings	PPS	7.7	8.1	9.6	-5.4%	21.4	17.1	25.3%
	Life Insurance/1	4.3	6.5	4.3	-33.6%	15.6	13.9	12.5%
	Health Insurance	1.8	1.9	-0.5	-6.0%	5.3	1.9	171.5%
	Total PGA group/1	13.7	16.5	13.3	-16.6%	42.3	32.9	28.6%
	Adjustments for consolidation	-3.3	-4.0	-3.2	-16.6%	-10.9	-7.9	37.4%
	Contribution to BAP	10.4	12.5	10.1	-16.6%	31.4	25.0	25.8%

1/ After minority interest

Composition of Combined Ratio²



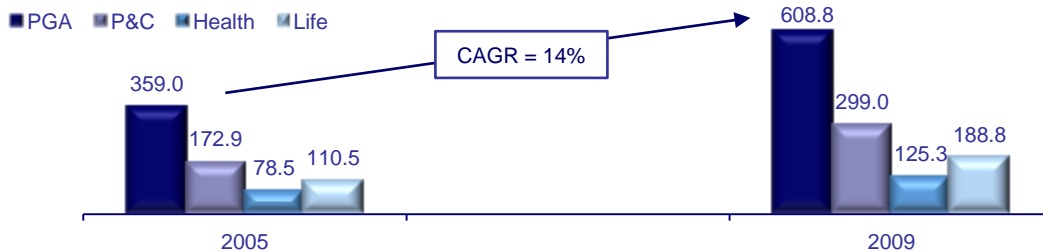
■ Loss ratio /3
 ■ General expenses ratio /3
 ■ Acquisition cost ratio /3

2: Without consolidated adjustments (PPS + Health)
 3: With consolidated adjustments (PPS+ Health + Life)

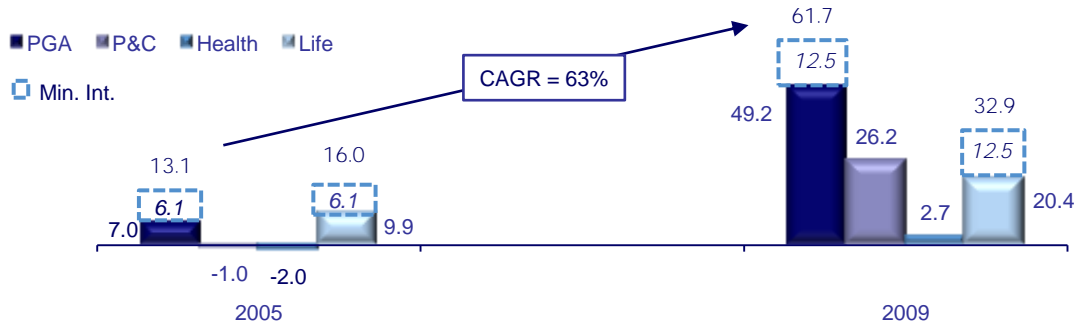
A previously underperforming business makes headway **CREDICORP**

Outstanding average growth with good prospects for the current period and into the future

Written Premiums (US\$ MM)



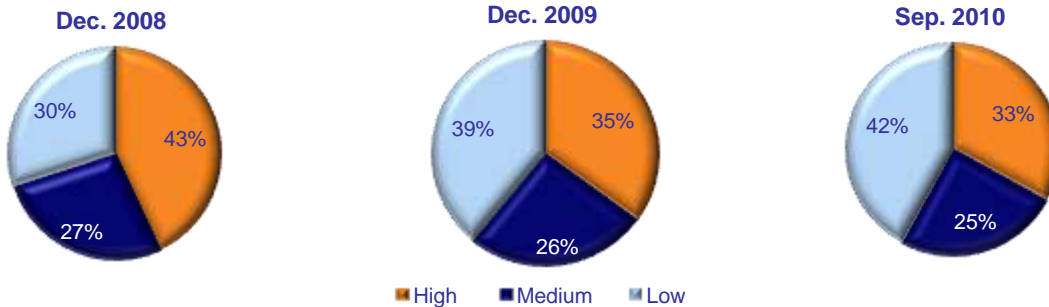
Net Income (US\$ MM)



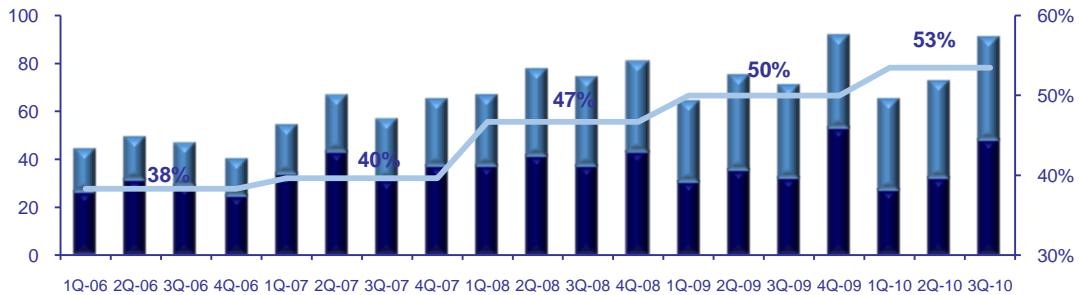
Note: For 2005 and 2009, net income is expressed after minority interest.

Risk strategy leads to lower risk retention in lines of high risk, while growing the retail segment...

Fire portfolio profile by type of risk (Retained insurance amounts)



Business lines growth (US\$ million of premiums)



Source: Credicorp's Earnings Release



Business Units

Banking Business

Insurance Business

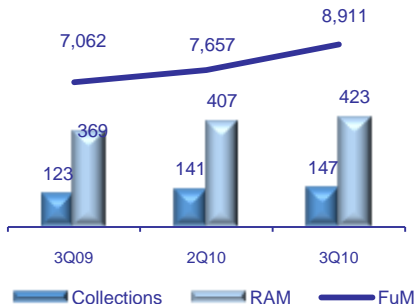
Asset Management Business

Prima AFP maintains good commercial results and improved operating profits ...

PRIMA AFP Financial Highlights

(US\$ thousand)	3Q10	2Q10	3Q09	QoQ	9M10	9M09	Change %
Income	21,812	20,943	18,972	4.1%	63,249	58,887	7.4%
Operating Expenses ¹	(11,959)	(11,449)	(11,062)	4.5%	(34,701)	(32,464)	6.9%
Operating Income	9,853	9,494	7,910	3.8%	28,548	26,424	8.0%
Net Income	5,696	5,857	5,664	-2.7%	17,499	16,574	5.6%

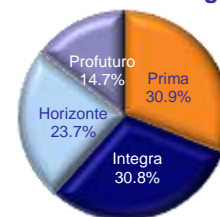
1: Includes Administrative and sales expenses, and depreciation and amortization



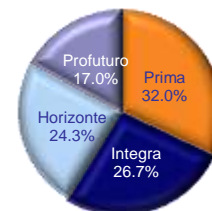
Investments Results	Yield 48 months /4	
	Prima AFP	Ranking
Fund 1 (capital preservation)	7.1%	2°
Fund 2 (balanced fund)	12.3%	1°
Fund 3 (growth fund)	11.4%	3°

4: Real annualized. As of September 2010

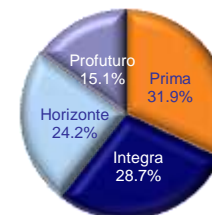
Funds under management ²



Collections ²



RAM ³



2: Source: SBS. As of September 2010

3: Prima AFP estimates. As of September 2010

ASHC maintains its strong contribution but slightly affected by provisions...

Net Income (US\$ Million)

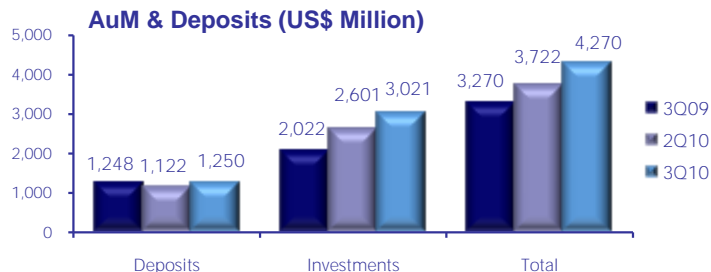
ASHC	Quarter			Change %		Year to date		Change %
	3Q10	2Q10	3Q09	QoQ	YoY	Sep-10	Sep-09	
Net Interest income	8.7	8.8	7.5	-0.8%	16.9%	26.7	20.0	33.7%
Dividend income	0.2	0.1	0.1	45.4%	15.2%	0.4	0.2	119.7%
Non financial income	2.2	1.9	1.7	12.0%	28.2%	6.1	3.5	74.1%
Core Revenues	11.0	10.8	9.3	1.9%	18.9%	33.2	23.7	40.4%
Net provisions	(1.5)	0.0	(0.9)	100.0%	58.7%	(1.5)	(8.4)	-82.2%
Net gains from sale of securities	3.1	3.7	1.6	-18.0%	92.9%	10.4	3.3	218.9%
Other income	(0.1)	0.1	0.5	-180.6%	-117.3%	0.3	2.1	-86.2%
Operating expenses	(1.9)	(1.9)	(2.0)	2.7%	-5.1%	(5.6)	(5.6)	-0.6%
Net income	10.6	12.8	8.4	-17.3%	25.5%	36.8	15.0	145.5%
Contribution to Credicorp (after consolidation adjustments)	10.6	13.1	8.4	-18.9%	25.6%	37.1	14.9	149.0%

ASHC	3Q10	2Q10	3Q09
Total Assets (US\$ MM)	1,527	1,389	1,508
Net Equity (US\$ MM)	261	243	219
ROE*	16.8%	22.2%	17.0%
BIS Ratio	20.5%	20.8%	18.2%

*Figures of ASB.

ROAE Jan-Sep. 2010 = 32.9%

ROAE Jan-Sep. 2009 = 29.5%



A close-up photograph of a person's hands adjusting a weight on a barbell. The person is wearing a black watch on their left wrist. The background is a blurred gym environment. A blue rectangular box is overlaid on the right side of the image, containing the agenda text.

Agenda

Macroeconomic Environment

Credicorp

Business Units

Summary

This earnings contributions chart reflects the growing operating results of all subsidiaries...

Earnings Contributions (US\$ MM)

	3Q10	2Q10	3Q09	QoQ	YoY	9M10	9M09	Change %
Banco de Credito BCP(1)	135.2	130.8	98.8	3.4%	36.8%	365.2	284.0	28.6%
<i>BCB</i>	3.4	3.3	7.1	3.7%	-51.4%	12.4	20.9	-40.7%
<i>Edyficar</i>	5.3	5.0	-	6.8%	<i>n.a.</i>	17.1	-	<i>n.a.</i>
Atlantic	10.6	13.1	8.4	-18.9%	25.6%	37.1	14.9	149.6%
PPS	10.4	12.5	10.1	-16.6%	3.5%	31.4	25.0	25.8%
Grupo Credito (2)	6.1	6.1	6.9	-0.8%	-11.8%	20.1	21.0	-4.2%
<i>Prima</i>	5.7	5.9	5.7	-2.7%	0.6%	17.5	16.6	5.6%
Credicorp Ltd. (3)	(6.1)	(0.6)	(2.5)	1009.3%	141.2%	(11.9)	2.6	-551.4%
Net Income attributable to Credicorp	156.2	161.9	121.7	-3.5%	28.4%	442.0	347.5	27.2%

(1) Includes Banco de Credito de Bolivia and Edyficar

(2) Includes Grupo Crédito, Servicorp and Prima

(3) Includes taxes on BCP's and PPS's dividends, and other expenses at the holding company level

Safe Harbor for Forward-Looking Statements

This material includes “forward-looking statements” within the meaning of Section 21E of the Securities Exchange Act of 1934. All statement other than statements of historical information provided herein are forward-looking and may contain information about financial results, economic conditions, trends and known uncertainties.

The Company cautions readers that actual results could differ materially from those expected by the Company, depending on the outcome of certain factors, including, without limitation: (1) adverse changes in the Peruvian economy with respect to the rates of inflation, economic growth, currency devaluation, and other factors, (2) adverse changes in the Peruvian political situation, including, without limitation, the reversal of market-oriented reforms and economic recovery measures, or the failure of such measures and reforms to achieve their goals, and (3) adverse changes in the markets in which the Company operates, including increased competition, decreased demand for financial services, and other factors. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof.

The Company undertakes no obligation to release publicly the result of any revisions to these forward-looking statements which may be made to reflect events or circumstances after the date hereof, including, without limitation, changes in the Company’s business strategy or planned capital expenditures, or to reflect the occurrence of unanticipated events.



December 2010

BCP's loan growth reveals the reactivation of investment activity and consumption...

	TOTAL LOANS (1)					
	(US\$ million)					
	3Q10	2Q10	3Q09	QoQ	YoY	% Port
Wholesale Banking	7,050.5	6,712.2	5,816.5	5.0%	21.2%	54.7%
- Corporate	4,542.3	4,417.4	3,939.8	2.8%	15.3%	35.2%
- Middle Market	2,508.2	2,294.8	1,876.6	9.3%	33.7%	19.5%
Retail Banking	4,796.9	4,541.0	4,058.7	5.6%	18.2%	37.2%
- SME + Business	1,624.6	1,501.9	1,322.9	8.2%	22.8%	12.6%
- Mortgages	1,746.9	1,661.7	1,470.0	5.1%	18.8%	13.6%
- Consumer	892.8	851.8	801.0	4.8%	11.5%	6.9%
- Credit Cards	532.5	525.5	464.7	1.3%	14.6%	4.1%
Edyficar	299.7	277.8	-	7.9%	-	2.3%
Others (2)	739.4	688.6	626.6	7.4%	18.0%	5.7%
Consolidated Total loans	12,886.5	12,219.5	10,501.7	5.5%	22.7%	100.0%

	Foreign Currency Loans (1)						Domestic Currency Loans (1)					
	(US\$ million)						(Nuevos Sales million)					
	3Q10	2Q10	3Q09	QoQ	YoY	% Port	3Q10	2Q10	3Q09	QoQ	YoY	% Port
Wholesale Banking	5,262.1	4,976.8	4,242.9	5.7%	24.0%	67.3%	5,052.1	4,927.7	4,624.1	2.5%	9.3%	35.3%
- Corporate	3,312.0	3,236.1	2,743.1	2.3%	20.7%	42.3%	3,475.6	3,346.9	3,516.5	3.8%	-1.2%	24.3%
- Middle Market	1,950.1	1,740.6	1,499.7	12.0%	30.0%	24.9%	1,576.6	1,580.8	1,107.5	-0.3%	42.3%	11.0%
Retail Banking	1,873.5	1,786.3	1,782.5	4.9%	5.1%	23.9%	8,258.6	7,821.0	6,686.1	5.6%	23.5%	57.7%
- SME + Business	606.3	558.3	550.6	8.6%	10.1%	7.7%	2,876.7	2,678.8	2,269.4	7.4%	26.8%	20.1%
- Mortgages	953.7	918.1	905.9	3.9%	5.3%	12.2%	2,240.8	2,111.3	1,656.9	6.1%	35.2%	15.7%
- Consumer	244.9	242.6	260.6	0.9%	-6.0%	3.1%	1,830.5	1,729.6	1,586.7	5.8%	15.4%	12.8%
- Credit Cards	68.6	67.3	65.5	2.0%	4.9%	0.9%	1,310.6	1,301.2	1,173.0	0.7%	11.7%	9.2%
Edyficar	12.7	13.3	-	-4.0%	-	0.2%	810.8	751.1	-	8.0%	-	5.7%
Others (2)	674.7	627.0	589.5	7.6%	14.5%	8.6%	182.6	174.9	108.7	4.4%	68.0%	1.3%
Consolidated Total loans	7,823.1	7,403.3	6,614.9	5.7%	18.3%	100.0%	14,304.1	13,674.7	11,418.9	4.6%	25.3%	100.0%

(1) Average daily balance

(2) Includes Work Out Unit, other banking and BCP Bolivia.