



June 2011

A photograph of a person's hands adjusting a weight on a barbell in a gym setting. The background is blurred, showing gym equipment. A blue rectangular overlay is positioned on the right side of the image, containing the text for the agenda.

Agenda

Macroeconomic Environment

Credicorp

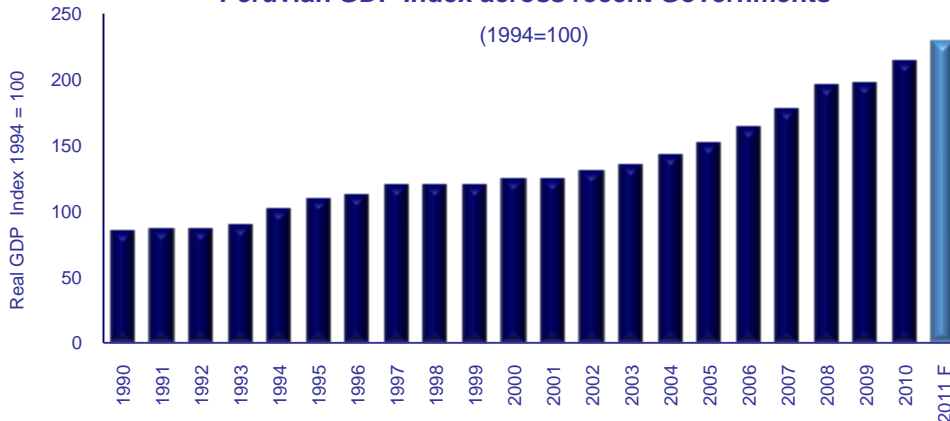
Business Units

Summary

Continuous growth across different Governments

Macroeconomic model has been maintained throughout political changes...

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



Fitch ratings

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



Alberto Fujimori:
July 1990 – November 2000



Valentín Paniagua:
Nov. 2000 – July 2001

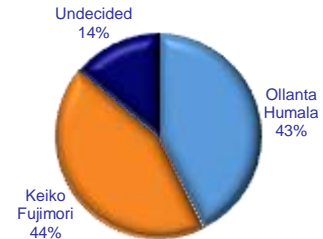


Alejandro Toledo:
July 2001 – July 2006



Alan García:
July 2006 – July 2011

Presidential elections survey (Second round)



Source: IPSOS Apoyo
May 21st - May 27th

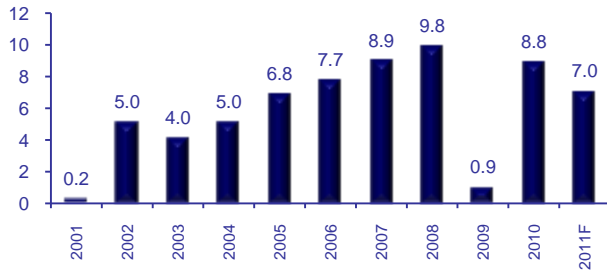
1. Real GDP growth rate.
2. Mr. Paniagua's Administration was a transitory Government after Alberto Fujimori's resignation
Source: Central Bank

Solid Macroeconomic Environment

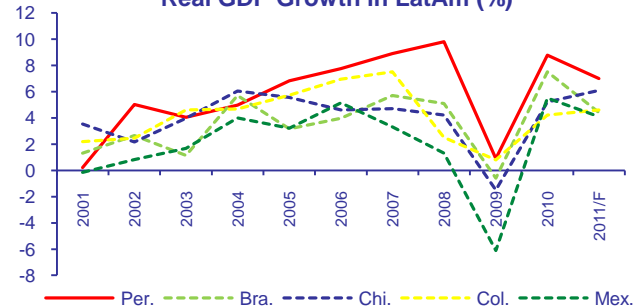


Peruvian GDP growth rate is one of the highest in Latin America this year, accompanied by solid indicators...

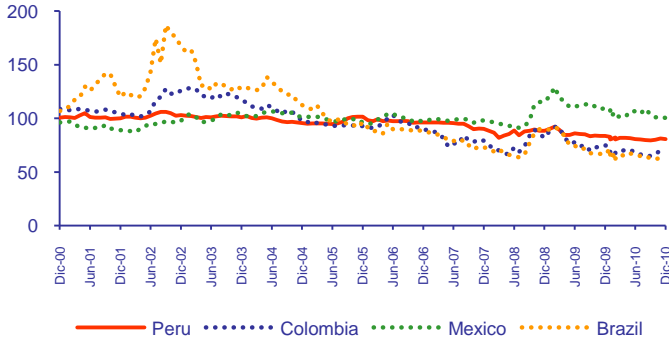
Peruvian Real GDP Growth (%)



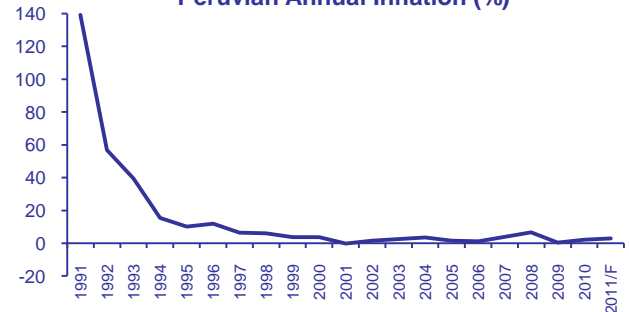
Real GDP Growth in LatAm (%)



Real Exchange Rate: LatAm currencies/US\$

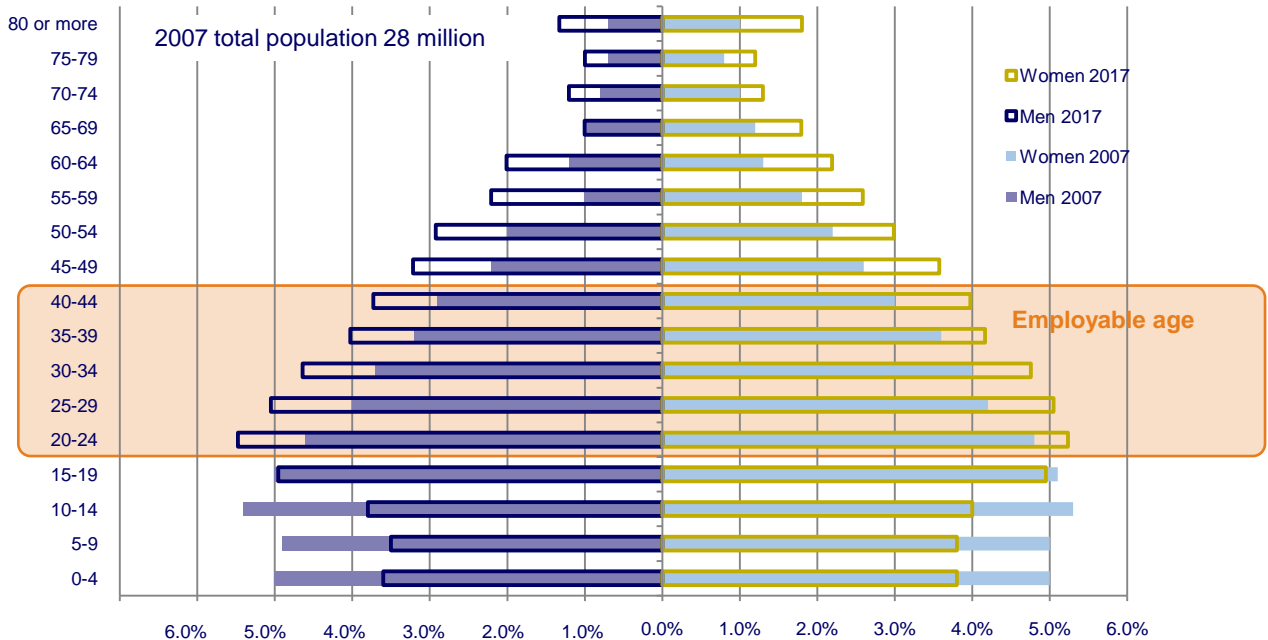


Peruvian Annual Inflation (%)



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

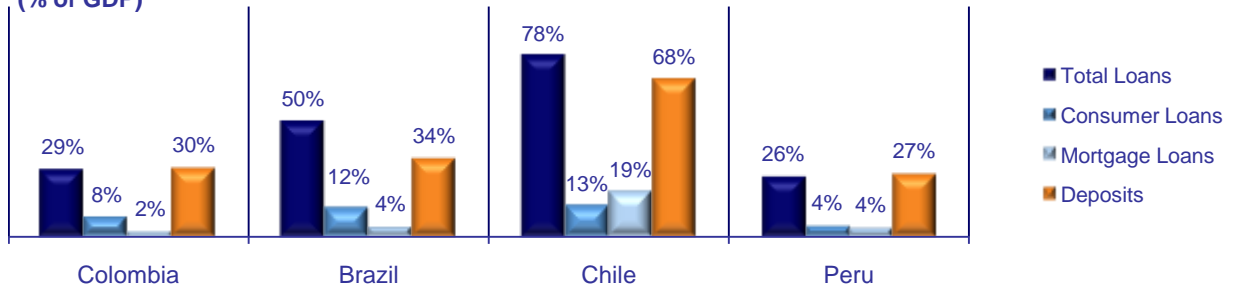
Peru's employable population will increase significantly in the next years ... opening additional business opportunities



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: FELABAN and IMF.
Loans & deposits as of January 2011. GDP for 2010.

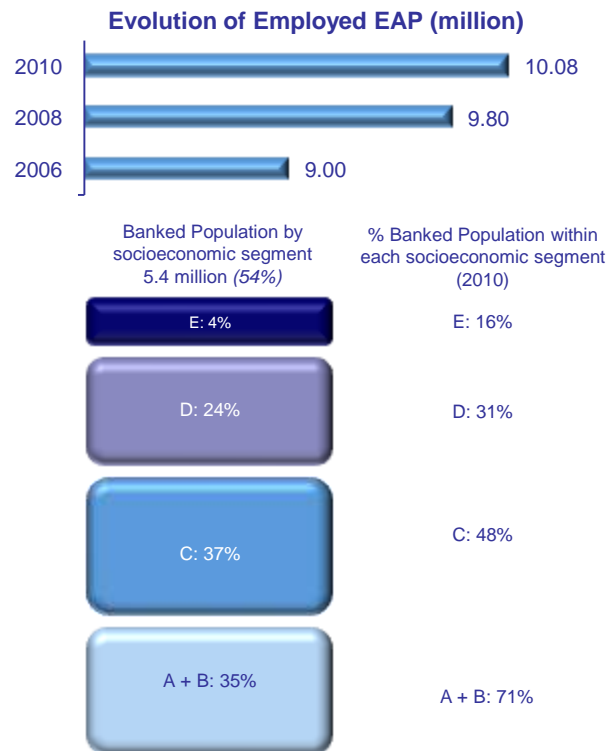
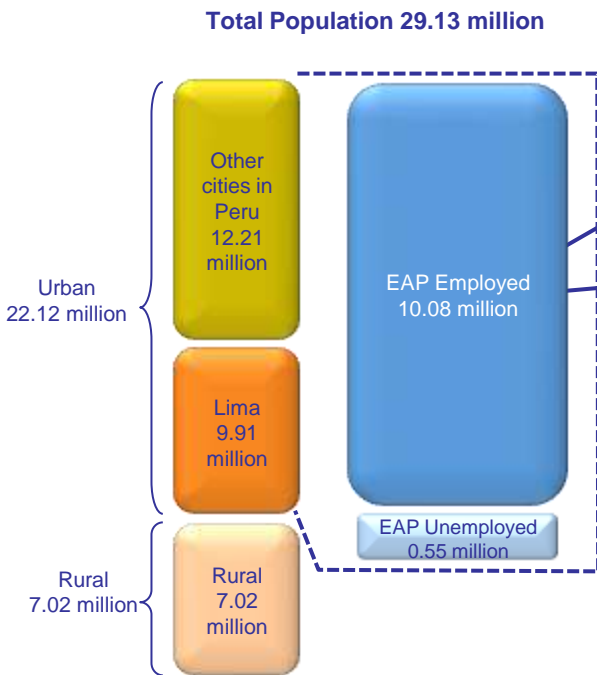
Infrastructure

Peru Colombia Mexico Brazil Chile Developed countries

Branches per 100,000 people	5	10	11	10	13	31
ATMs per 100,000 people	14	17	31	10	44	na

Source: FELABAN and IMF.
Branches as of January 2011 and ATMs as of June or September 2010. Population as of 2010.

... that lies within the Retail banking segment: only 54% of EAP Employed is banked

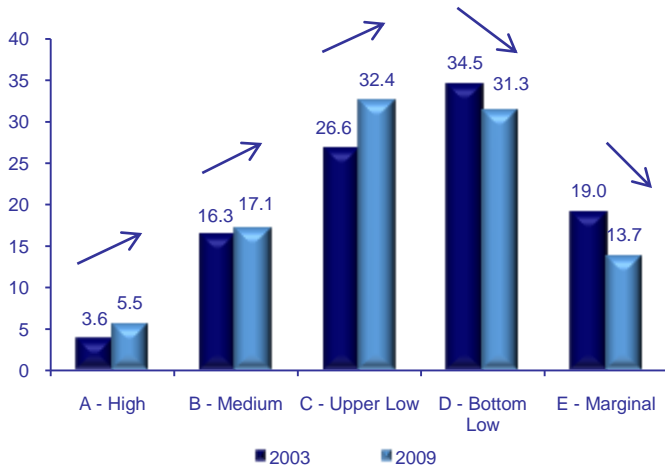


Source: ENAHO, October – December 2009

The consumer in Lima is getting wealthier

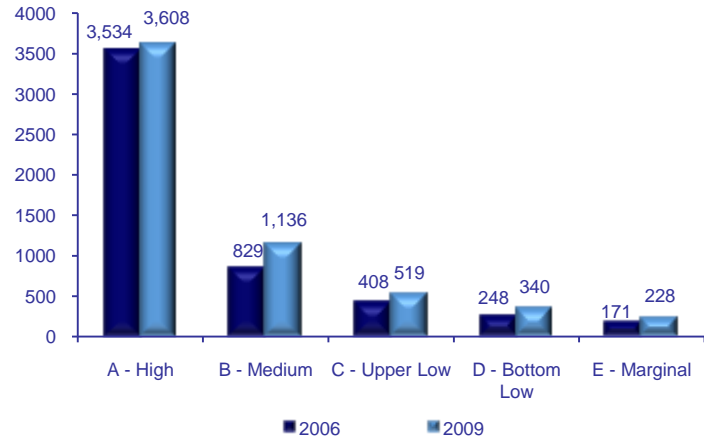
Income has improved across all socioeconomic levels.

Lima by Socioeconomic Level
(% of total population)



Source: Ipsos – Apoyo Opinion de Mercado

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



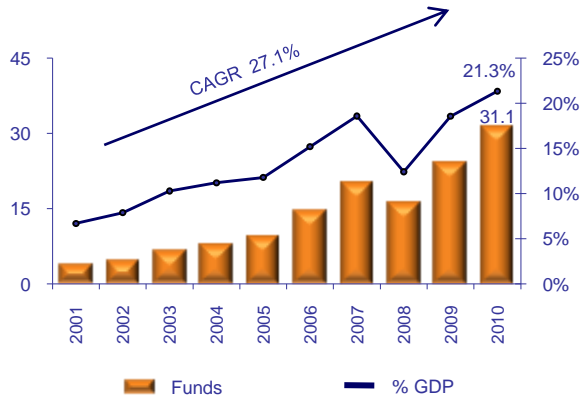
Source: Population statistics and socio economic levels for Lima (Ipsos - Apoyo Opinión de Mercado)

- ▶ Consumers in the top two levels have seen substantial improvement in income.
- ▶ Between 2003 and 2009, 9% 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.

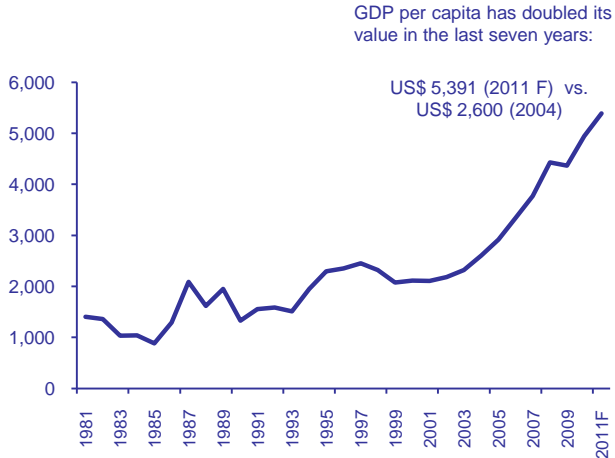
▶ Private Pension funds and Mutual Funds dropped in 2008 and recovered in 2009 as a consequence of global market values, though real growth in 2009 is also evident.

High growth potential in Asset Management business...

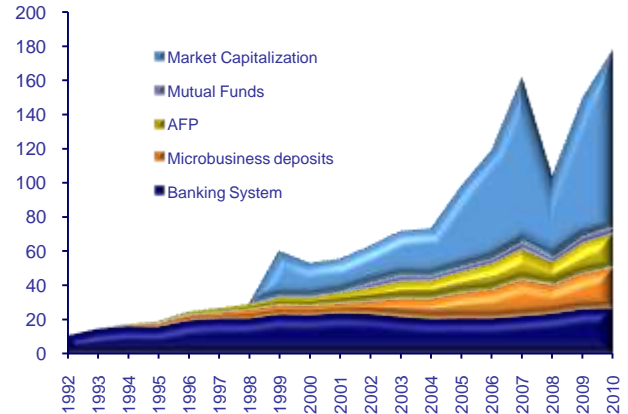


... that seeks to capture increasing wealth that requires asset management products and services...

GDP per capita



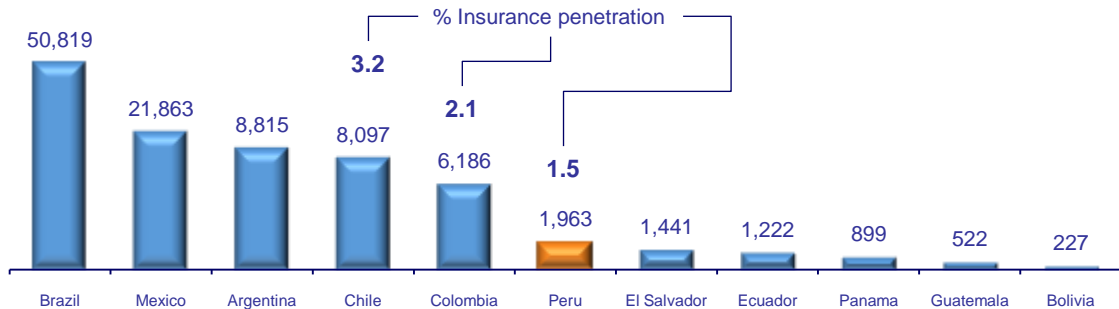
Savings – financial system, AFP, mutual funds, and stock market (% GDP)



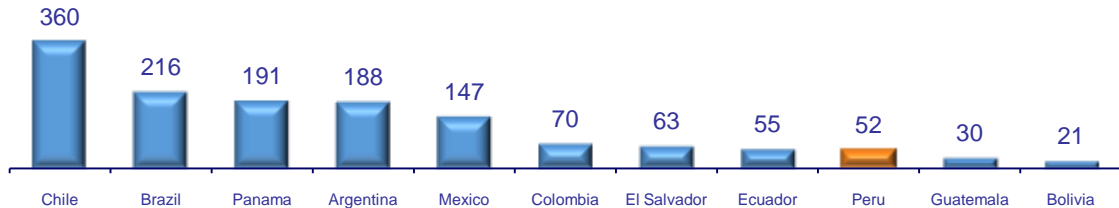
Sources: Central Bank, SBS, Conasev, BCP and IMF

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

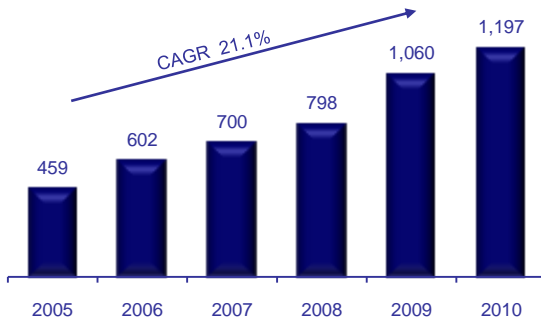


Source: Swiss Re

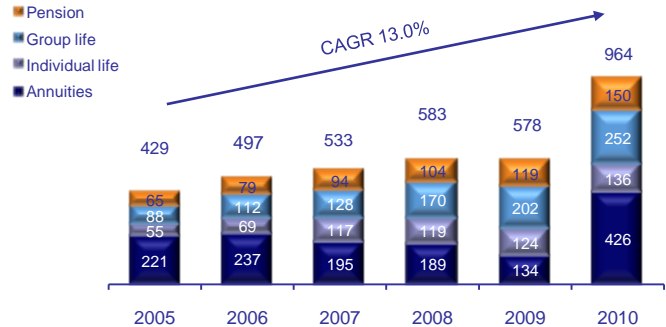
High growth potential also in the Insurance sector

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

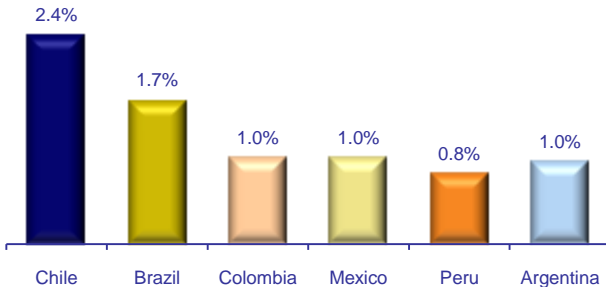
Net Earned Premiums (US\$ MM)



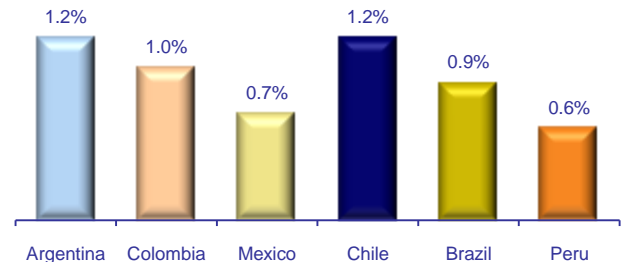
Life Insurance Premiums in Peru (US\$ MM)



Life Insurance Premium / GDP (%)



Non-life Insurance Premium / GDP (%)



Source: Sigma – El Seguro mundial en el 2010 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 overlay is positioned on the right side of the image, containing the agenda text.

Agenda

Macroeconomic Environment

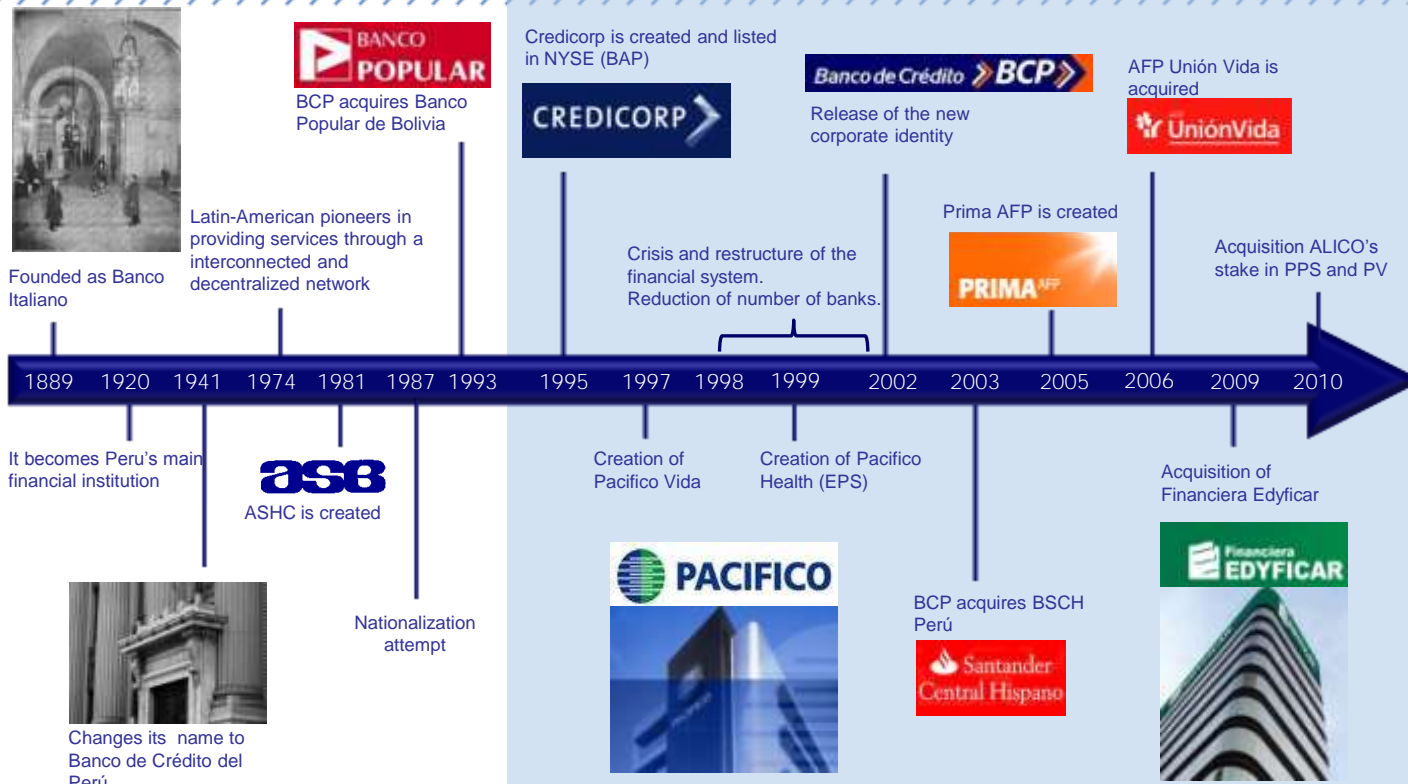
Credicorp

Business Units

Summary

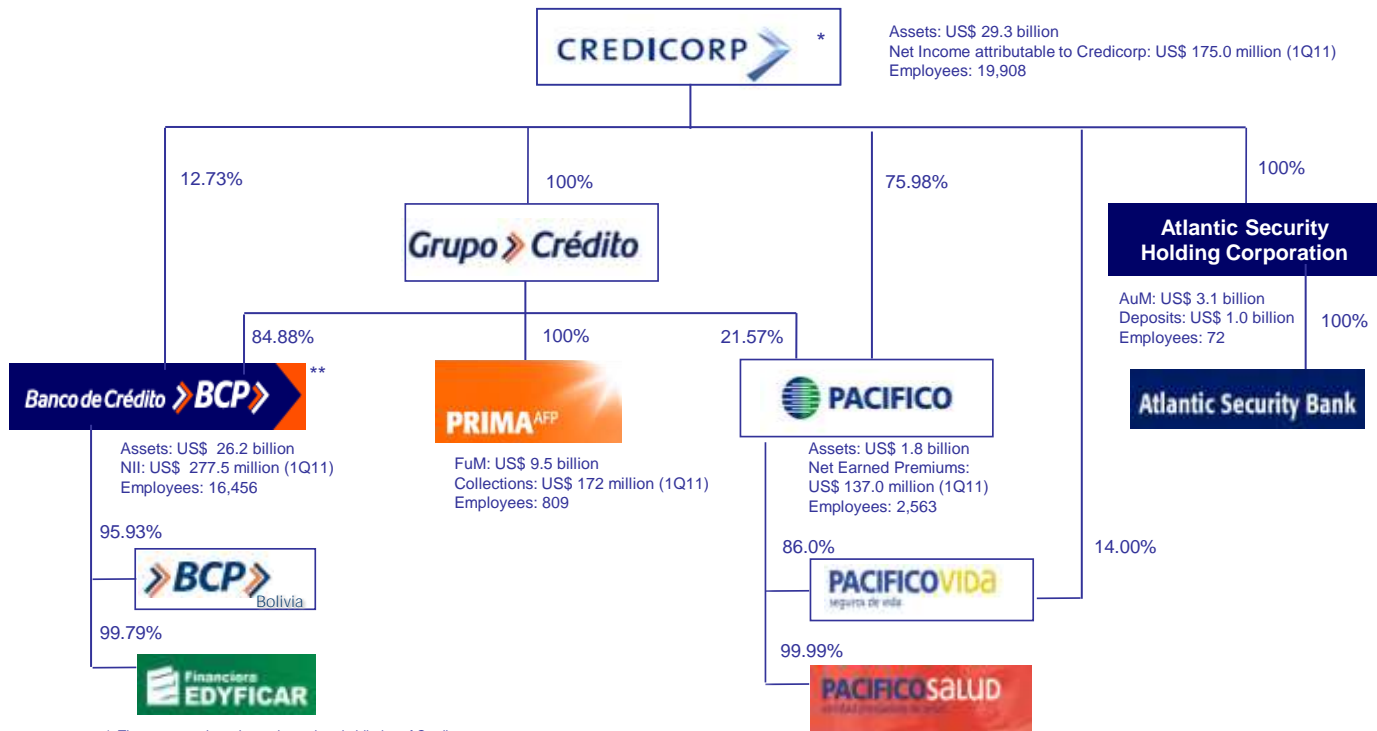
The leading financial holding in Peru

... with 122 years of experience in the financial sector...



The strongest financial holding in the country

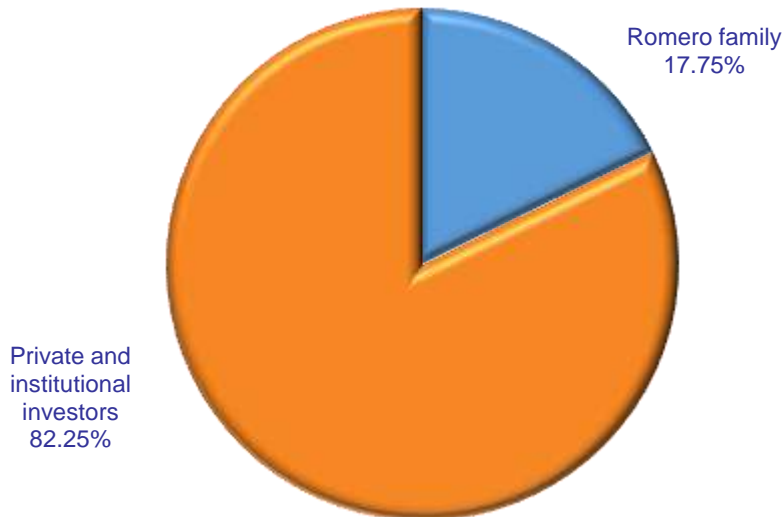
with a diversified business portfolio



* 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 March 2011. Percentages data as of April 2011.
 Source: CONASEV

Diversified shareholder structure

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



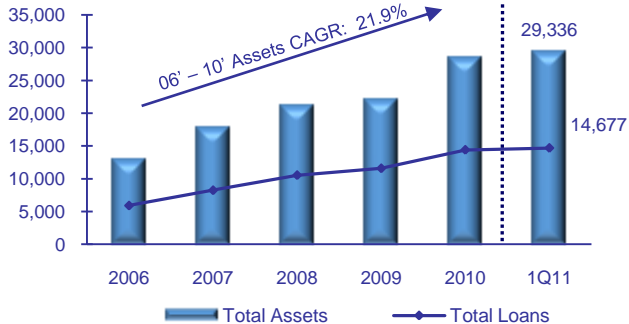
Percentages calculated without Treasury shares
Percentages estimated as of February 2011

Credicorp results reaffirm strong performance...

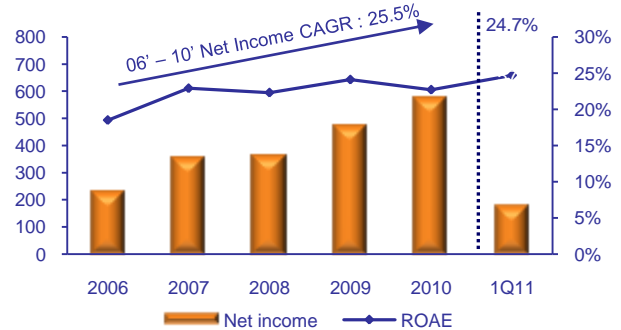


With a recent history of strong asset expansion and growing income generation...

Total Assets & Total Loans (US\$MM)



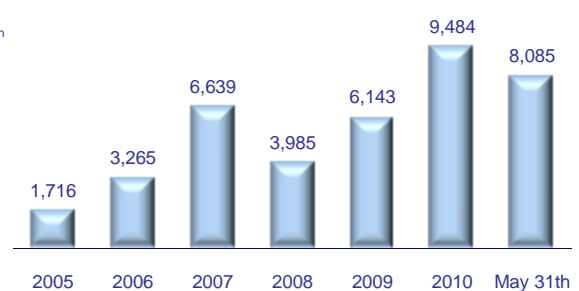
Net Income (US\$ MM) & ROAE



Stock performance price (US\$)



Market Capitalization (US\$ MM)



Sources: Yahoo Finance and Credicorp's Earnings Releases

A strong Q in terms of earnings generation: Net Income attributable to Credicorp 35.4% up QoQ. EPS at US\$ 2.19 ...

Summary of Results		Quarter			Change %		
		1Q11	4Q10	1Q10	QoQ	YoY	
Profitability	Net Income (US\$ million)	175.0	129.3	123.9	35.4%	41.3%	
	EPS (US\$)	2.19	1.62	1.55	35.4%	41.3%	
	Operating Income (US\$ million) (1)	238.2	180.7	165.0	31.8%	44.3%	
	Core Operating Income (US\$ million) (2)	225.2	180.7	165.0	24.6%	36.5%	
	ROAE (%)	24.7%	18.6%	21.5%	+608 bps	+314 bps	
	ROAA (%)	2.4%	1.9%	2.2%	+54 bps	+25 bps	
	NIM, average assets (%)	4.84%	4.62%	4.92%	+22 bps	-8 bps	
Balance Sheet		Total Assets (US\$ billion)	29.3	28.4	23.5	3.2%	24.9%
Portfolio Indicators	Loan Portfolio Quality	Total Loans (US\$ billion)	14.7	14.4	11.9	2.1%	23.1%
		PDL (%)	1.56%	1.46%	1.81%	+10 bps	-25 bps
		Net Provisions (US\$ million)	41.5	48.3	43.2	-14.0%	-3.9%
	Insurance Indicators	Net Premiums Earned (US\$ million)	133.0	127.0	111.0	4.7%	19.8%
		Net Claims incurred (US\$ million)	15.4	16.7	13.6	-7.6%	12.9%
Efficiency		Efficiency Ratio (%)	40.1%	43.7%	42.1%	-359 bps	-197 bps
Capital		BIS ratio (%) (3)	13.7%	12.8%	14.5%	+88 bps	-76 bps
		Market Capitalization (US\$ million)	8,198	8,591	7,033	-4.6%	16.6%

(1) Income before translation results, employees' profit sharing and income taxes. Employees' profit sharing is registered in Operating Expenses for 1Q11.

(2) Excludes non core operating income from net gain on sales of securities.

(3) Figures of BCP.

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 semi-transparent blue rectangle is overlaid on the right side of the image, containing the agenda text.

Agenda

Macroeconomic Environment

Credicorp

Business Units

Summary



Business Units

Banking Business

Insurance Business

Asset Management Business

NII 9.0% up, provisions 14.2% down and flat OpEx led to a robust growth of 29.1% in BCP's net income ...

Summary of Results (US\$ million)	Quarter			Change %	
	1Q11	4Q10	1Q10	QoQ	YoY
Net Interest Income	277.5	254.5	219.2	9.0%	26.6%
Provisions, net	(41.7)	(48.5)	(43.4)	-14.2%	-4.1%
Non interest income	158.9	159.9	137.8	-0.6%	15.3%
Operating expenses (1)	(217.2)	(214.8)	(185.3)	1.1%	17.2%
Total Operating Income (2)	177.5	151.1	128.2	17.5%	38.4%
Core Operating Income (3)	177.5	151.1	128.2	17.5%	38.4%
Non Core Operating Income	-	-	-	-	-
Net Income	131.1	101.6	101.9	29.1%	28.6%

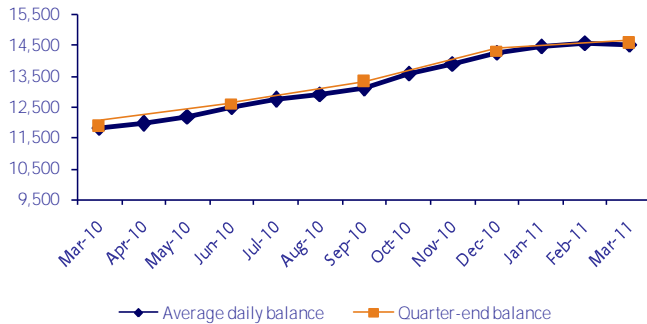
(1) Includes employees' profit sharing since 1Q11.

(2) Income before translation results, employees' profit sharing and income taxes.

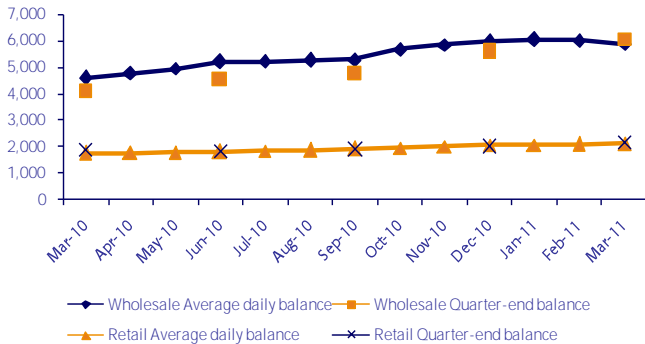
(3) Core op. income = op. income – non core op. income.

Despite a 1.5% growth in Q-end loan book, average daily balances 4.4% up leading to a 9.0% increase in NII ...

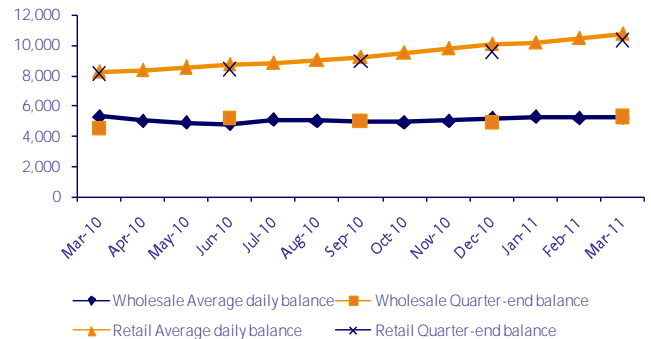
Total Loans (US\$ million)



Foreign currency loans (US\$ million)

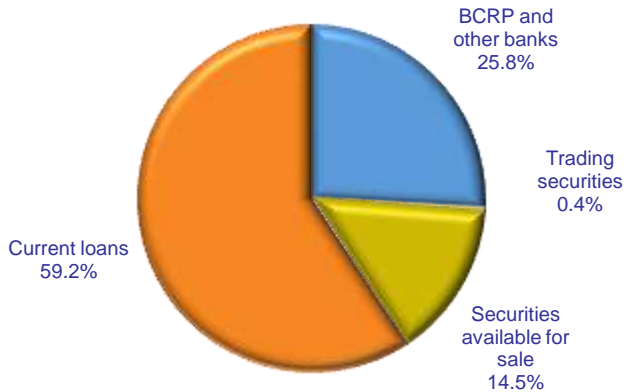


Domestic currency loans (S/. million)

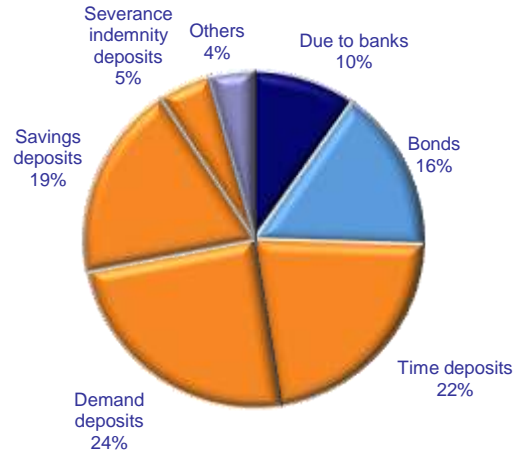


Interest Earnings Assets include liquid assets and a well diversified loan portfolio...

Interest Earnings Assets (Mar. 2011)



Funding mix (Mar. 2011)



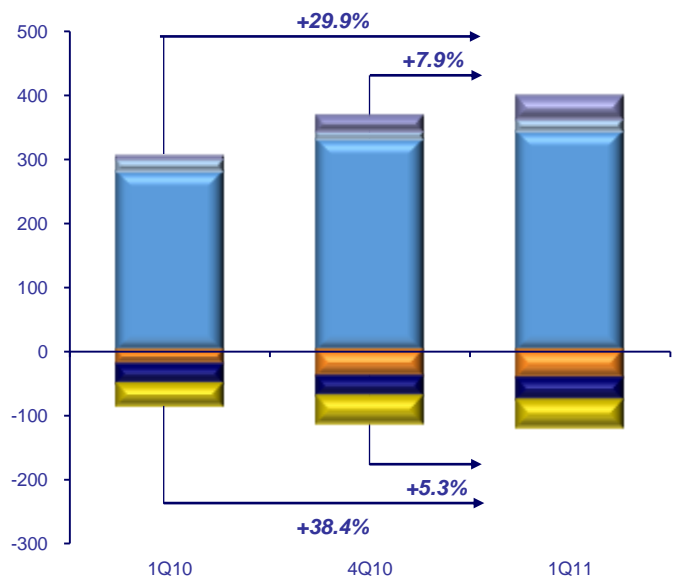
Funding Cost:
4Q10: 2.10%
1Q11: 2.09%

70% funded by deposits

Source: Credicorp's Earnings Release and BCP

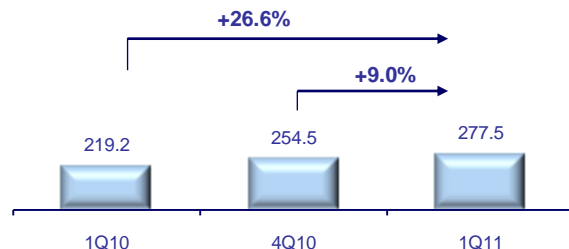
Retail growth and higher reference rate benefits our NIM this Q going from 4.5% to 4.7%

Interest Income & Interest Expense (US\$ million)

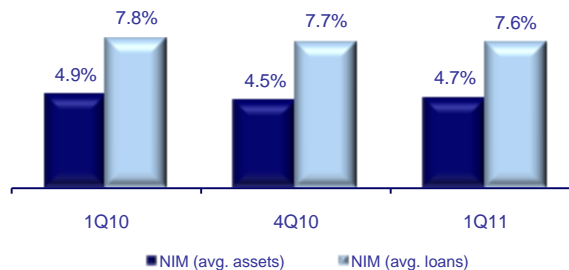


■ Interest on Loans ■ Interest on trading securities ■ Other Interest Income
■ Interest on deposits ■ Interest on borrowed fund ■ Other interest expense

Net Interest Income (US\$ million)

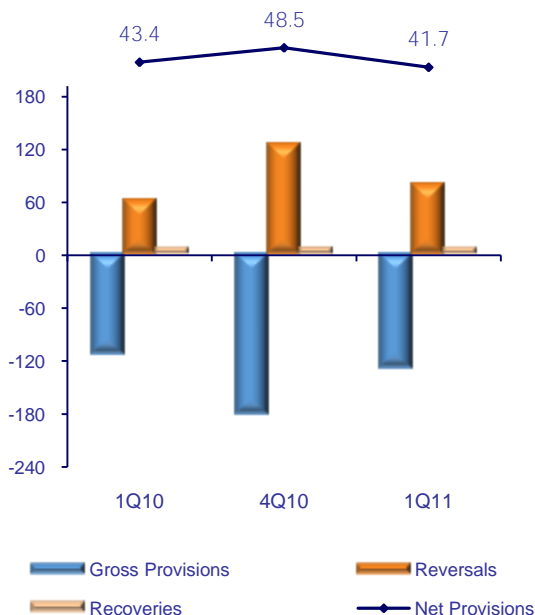


Net Interest Margin (%)



Portfolio quality remains high - slight increase in the PDL ratio due to low Q-end loan growth - Provisions 14.2% down

Total provisions (US\$ million)



	PDL	1Q11	4Q10
PDL (%)		1.57%	1.46%
PDL over 90 days (%)		1.11%	0.99%

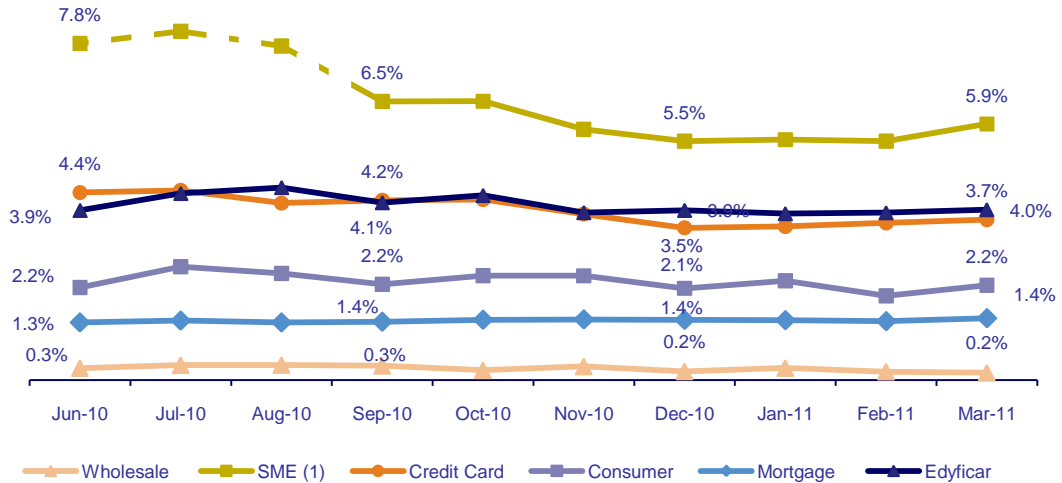
PDL & Coverage	1Q11	4Q10	1Q10	OoQ	YoY
Reserve for loan losses (1)	433.3	414.8	380.2	4.5%	14.0%
Past due loans (PDL) (1)	228.4	209.0	215.0	9.3%	6.3%
Coverage (%)	189.7%	198.5%	176.9%	-8.8%	12.8%

(1) In US\$ million.

Portfolio Class	1Q11	4Q10
Normal	95.2%	95.6%
Potential Problem	2.6%	2.1%
Deficient	0.7%	0.7%
Doubtful	0.8%	0.7%
Loss	0.8%	0.8%
	100%	100%

An important improvement in all our products

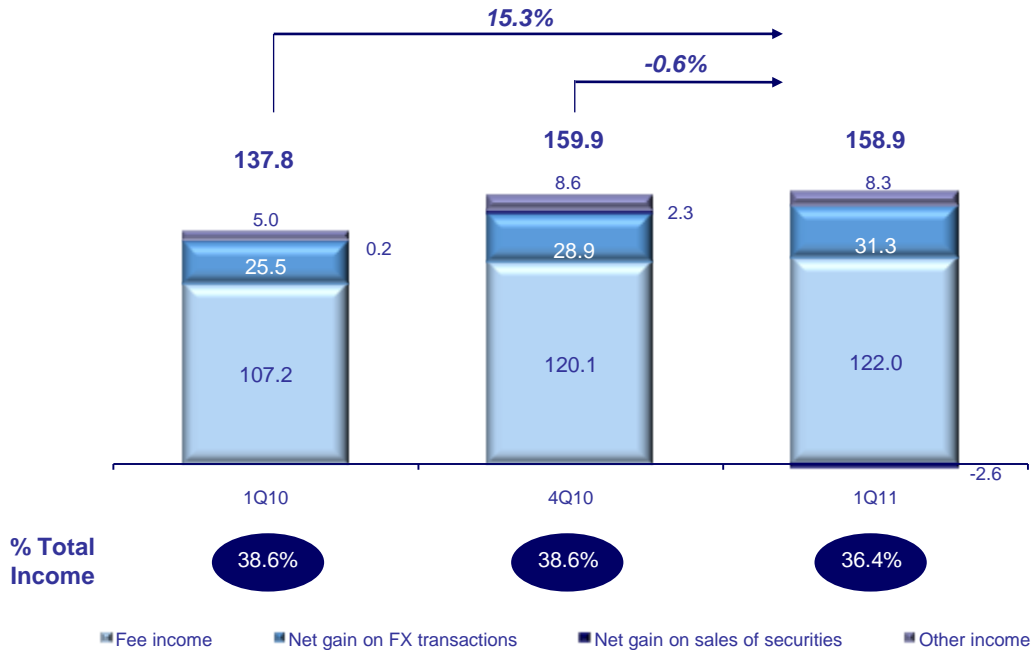
PDL ratio by segment



(1): Data for July and August is an estimate due to lack of information from the supervisor.

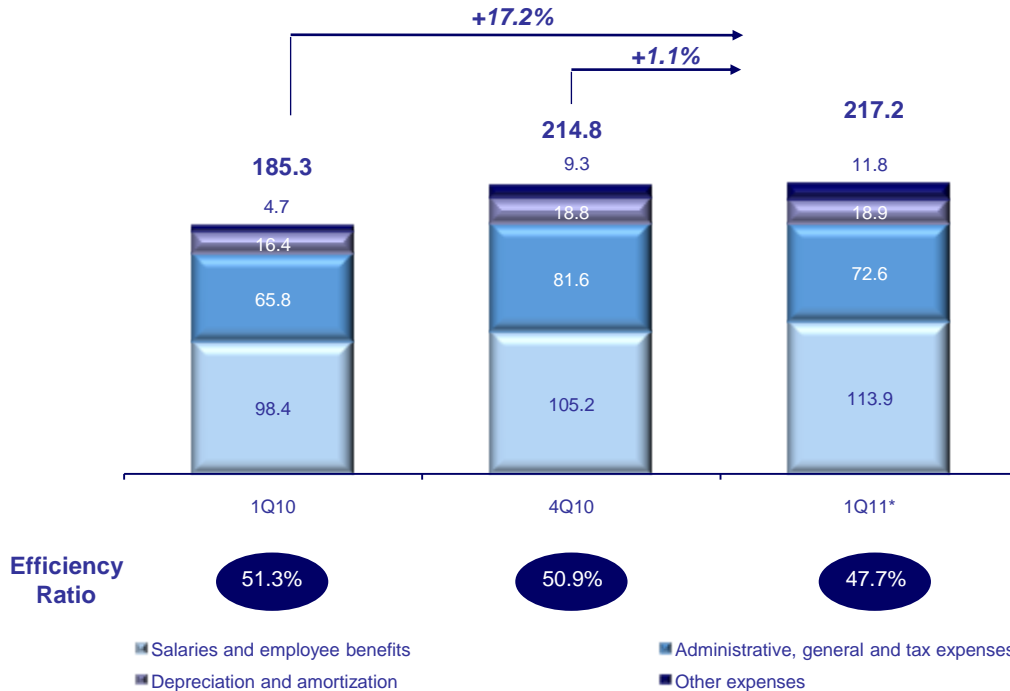
Non Financial income remains flat in the Q though annual figures reveal an increase of 15.3%

Non Financial Income (US\$ million)



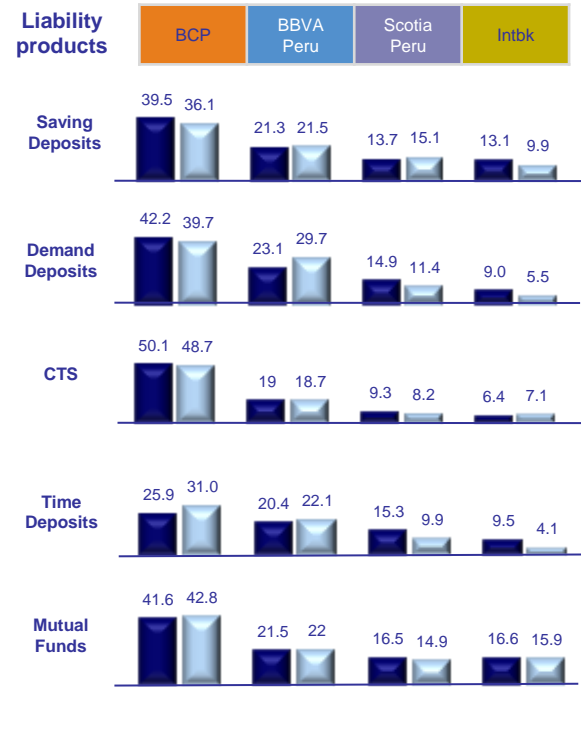
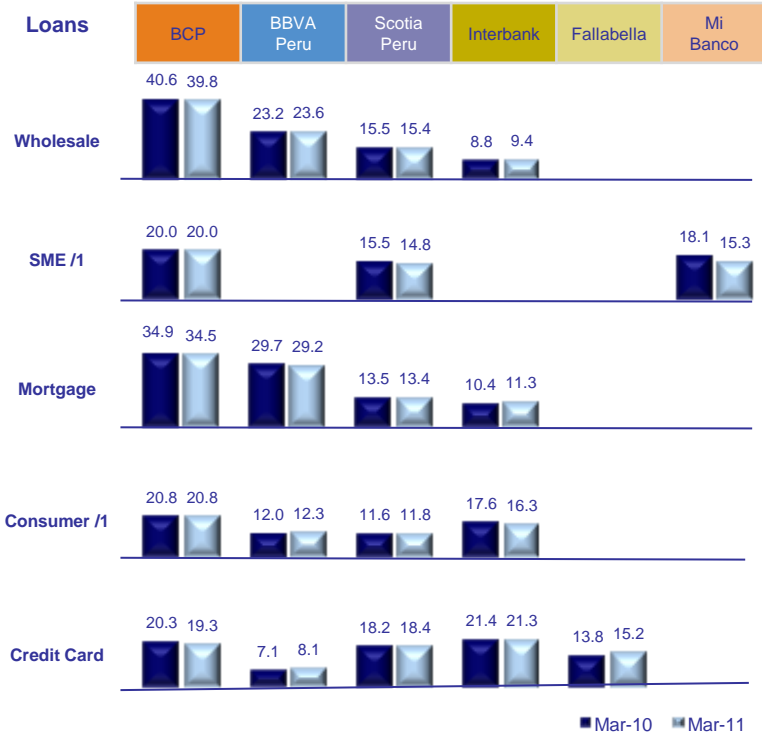
Flat operating expenses because of seasonality in 4Q. Thus efficiency improves to 47.7% this 1Q ...

Operating Expenses (US\$ million)



** Salaries and employee benefits include Employees' profit sharing since 1Q11.

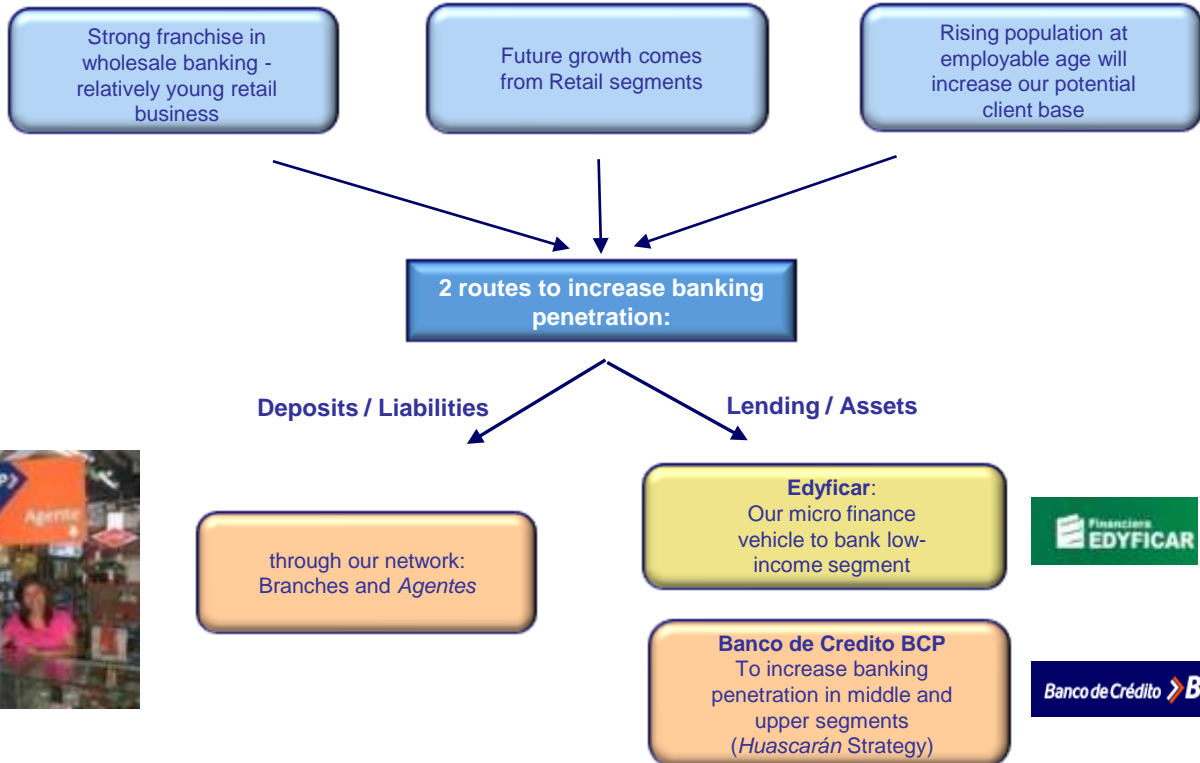
BCP has consolidated a leadership position in almost all segments....



1/ BCP includes Edyficar, Scotiabank includes Crediscotia

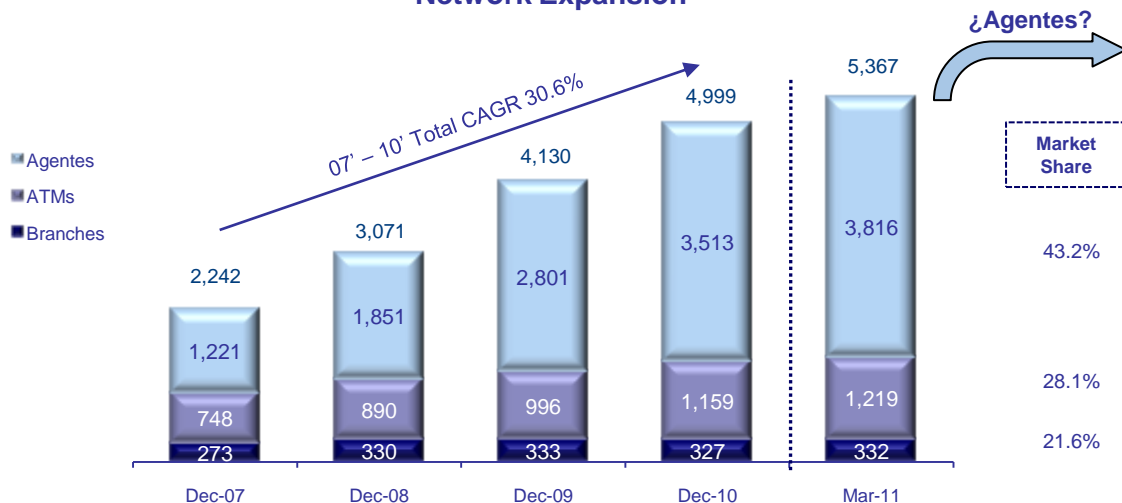
Sources: SBS and Asbanc

Given the enormous potential to grow in Peru, we have designed two routes to increase banking penetration



1.- On the liabilities front : strategy to increase our attractiveness for Deposits through our large network

Network Expansion



Market Share (%)	35.4%	33.9%	38.1%	35.7%	36.5%
Points of contact per 100,000 people (BCP)	7.9	10.7	14.2	16.9	18.0
Points of contact per 100,000 people (System)	22.4	31.5	37.3	47.4	49.4

1.- Consolidation of “Agentes” as main tool to increase bank penetration on a basic level....



<i>Agentes</i>	Banking System	BCP	Market Share
2008	4,301	1,851	43.0%
2009	5,701	2,801	49.1%
2010	8,297	3,513	42.3%
1Q11	8,831	3,816	43.2%

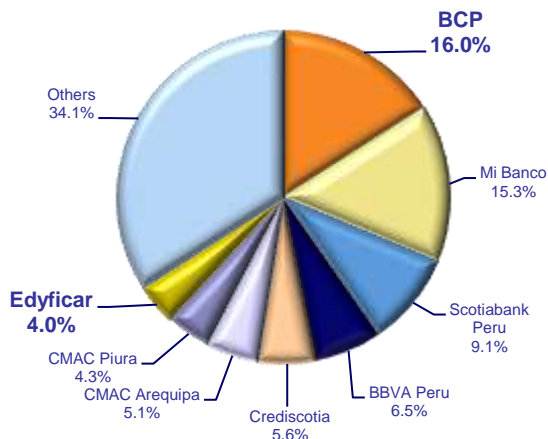


2.- On the asset front: introduce lending to the informal/low income level through our micro finance vehicle: Edyficar



2.- On the asset front: introduce lending to the informal/low income level through our micro finance vehicle: Edyficar

SME market share (Mar. 2011)



Financial Indicators	Quarter			QoQ
	3Q10	4Q10	1Q11	
Contribution to BAP (US\$ thousands)	5,313	4,420	5,833	32.0%
ROAE* (%)	22.8%	18.0%	22.9%	27.2%
Total Assets (US\$ MM)	376	466	459	-1.5%
Total Loans (US\$ MM)	319	356	382	7.1%
PDL (%)	4.2%	4.0%	4.0%	0.0%

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

Commercial Indicators	Quarter		
	3Q10	4Q10	1Q11
Clients (thousands)	264	286	301
Employees	1,534	1,693	1,714
Branches	64	68	71
Clients / employees	172	169	176

2. To increase banking penetration..... Program Huascarán is our strategy for Consumer Finance.....



Initiatives:

- Credit
- Collections
- Credit Card Practices
- Alliances
- Commercial Effectiveness
- Commercial Intelligence
- Call Center
- Value Proposition

2. To increase banking penetration..... Program Huascarán is our strategy for Consumer Finance by some initiatives....

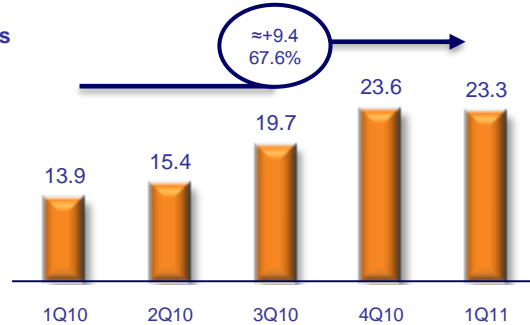
Strategic Topics	Initiatives	Description
Risk Management	Credit	Develop credit scoring models and review credit policies for approval.
	Collections	Increase follow-up actions and pre past-due strategies.
Consumer Finance	Credit Card Practices	Maximize selling practices and retention
	Alliances	Development of alternative distribution channels and complementary value proposition.
Practices of Commercial Management	Commercial Effectiveness	Standardized and sustainable commercial practices.
	Commercial Intelligence	Use of cost efficient channels and maximize commercial leads.
	Call Center	Increase sales through call center
	Value Proposition	Reinforce value proposition of all our products.

2. To increase banking Program Huascarán is our strategy for Consumer Finance with tangible results

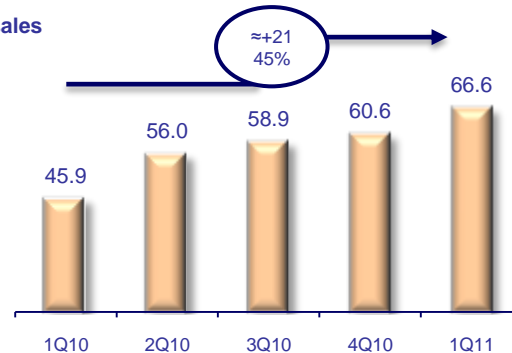


- Credit
- Collections
- Credit Card Practices
- Alliances
- Commercial Effectiveness
- Commercial Intelligence
- Call Center
- Value Proposition

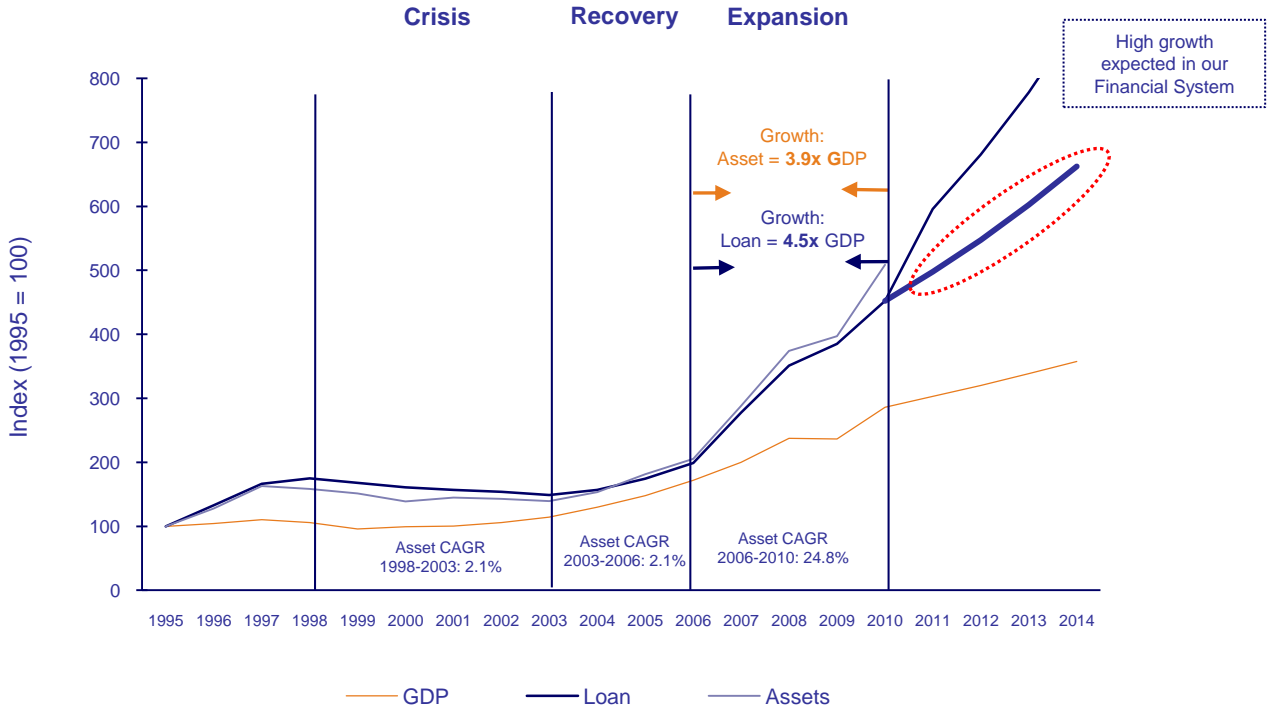
**Credit card sales
In units k**



**Installment loan sales
In US\$ million**



High potential to growth due to still low penetration levels, though growth could be disrupted by the political outcome of the elections





Business Units

Banking Business

Insurance Business

Asset Management Business

Pacifico's contribution flat QoQ but YoY figures reveal an important growth in line with higher BAP's ownership

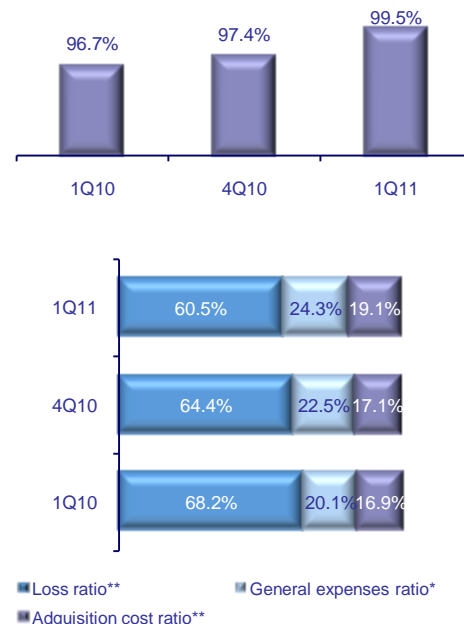
Breakdown of Total Net Earned Premiums & Net Earnings by line of business (US\$ million)

		1Q11	4Q10	1Q10	QoQ	YoY
Net Earned Premiums	PPS	53.7	54.3	45.1	-1.2%	19.0%
	Life Insurance	44.0	38.1	36.3	15.2%	21.1%
	Health Insurance (1)	40.5	39.7	34.9	1.9%	16.1%
	Total Pacifico Group	137.0	131.2	115.2	4.4%	18.9%
	Underwriting result	27.9	24.3	17.2	15.0%	62.6%
Net Earnings	PPS	4.8	6.7	5.8	-28.8%	-16.9%
	Life Insurance (2)	8.9	8.7	7.8	3.0%	15.0%
	Health Insurance (1)	1.9	1.0	1.5	84.5%	27.7%
	Total Pacifico Group (2)	15.7	16.5	15.0	-4.9%	4.0%
	Contribution to BAP	15.3	16.0	8.5	-4.0%	80.5%

(1) Includes Medica, an additional company which offers medical assistance services

(2) Before minority interest

Composition of Combined Ratio*



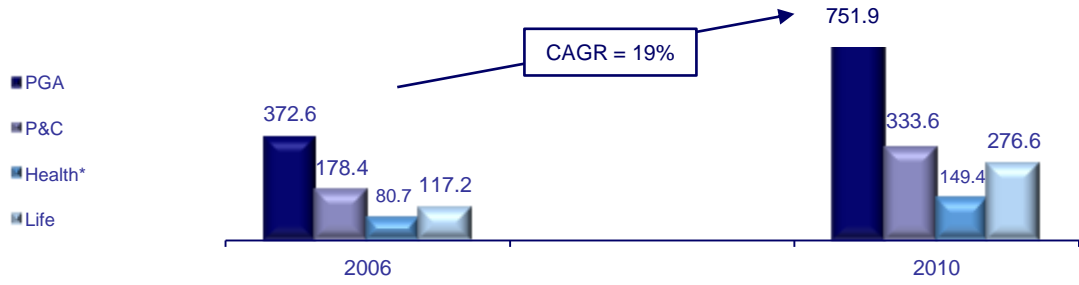
* Without consolidated adjustments (PPS + Health)

** With consolidated adjustments (PPS+ Health + Life)

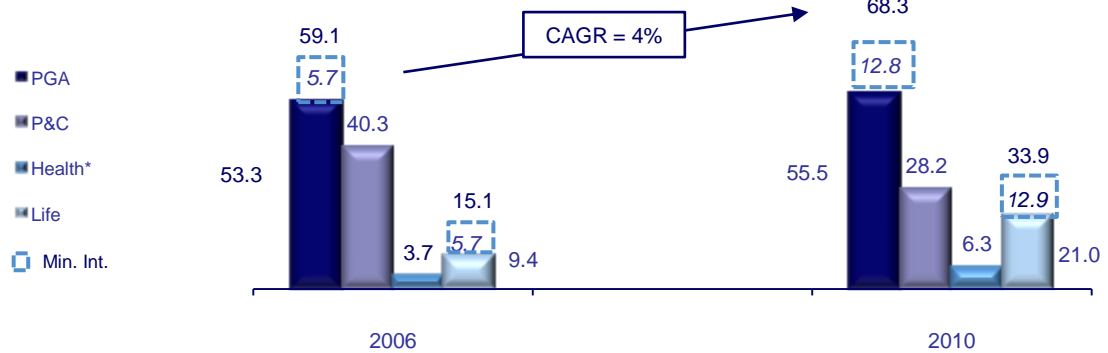
A previously underperforming business makes headway **CREDICORP**

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

Written Premiums (US\$ MM)



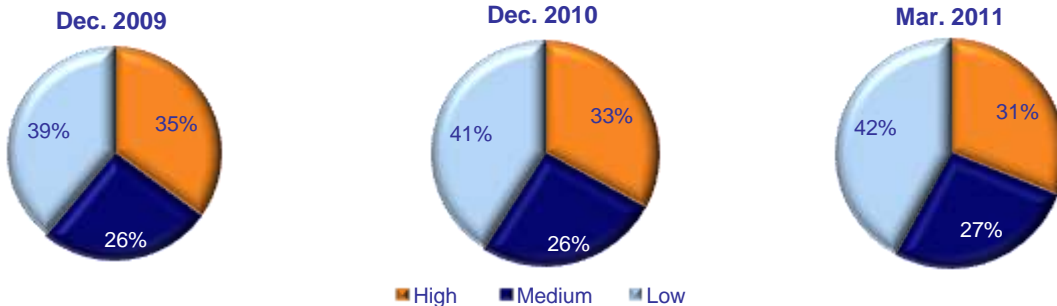
Net Income (US\$ MM)



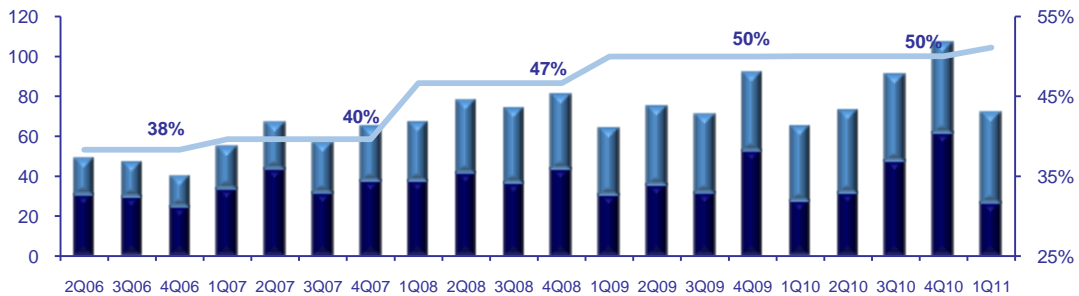
*Health includes Medica, an additional company which offers medical assistance services
Source: Pacico Peruano Suiza

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: Pacifico Peruano Suiza



Business Units

Banking Business

Insurance Business

Asset Management Business

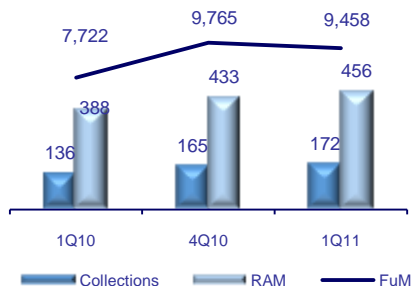
Income generation 9.5% higher and operating income up 37%. Net income flat as no extraordinary income occurred as in 4Q.

Prima AFP Financial Highlights

(US\$ thousand)	1Q11	4Q10	1Q10	QoQ	YoY
Income	23,983	21,909	20,494	9.5%	17.0%
Operating Expenses (1)	(12,441)	(13,495)	(11,294)	-7.8%	10.2%
Operating Income	11,541	8,414	9,201	37.2%	25.4%
Net Income	8,095	8,008	5,946	1.1%	36.1%

(1) Includes Administrative and sales expenses, and depreciation and amortization

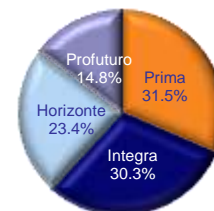
Prima AFP (US\$ million)



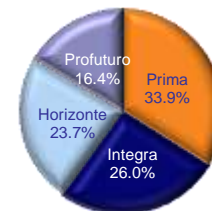
Investments Results	Yield 36 months /2	
	Prima AFP	Ranking
Fund 1 (capital preservation)	2.8%	2°
Fund 2 (balanced fund)	4.8%	1°
Fund 3 (growth fund)	4.0%	2°

2: Real annualized. As of March 2011

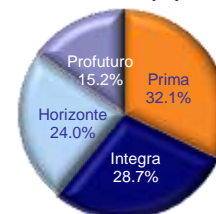
Funds under management (*)



Collections (*)



RAM (**)



(*) Source: SBS. As of March 2011

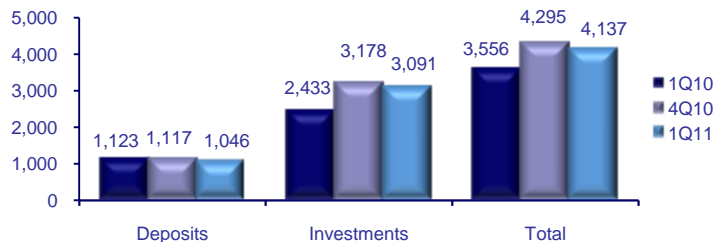
(**) Prima AFP estimates. As of March 2011

Non-fin income 36.8% up in 1Q associated to the good performance of ASB's off-balance sheet asset management business ..

Summary of Results (US\$ million)	Quarter			Change %	
	1Q11	4Q10	1Q10	QoQ	YoY
Net Interest income	8.9	10.0	9.2	-11.1%	-3.1%
Dividend income	0.2	0.3	0.2	-19.1%	27.5%
Non financial income	2.6	1.9	2.0	36.8%	27.1%
Core Revenues	11.7	12.2	11.4	-3.8%	2.7%
Net provisions	0.0	(1.8)	0.0	-100.0%	-
Net gains from sale of securities	3.1	3.4	3.6	-10.1%	-13.8%
Other income	0.0	(0.0)	0.3	189.4%	-84.9%
Operating expenses	(1.9)	(2.1)	(1.7)	-10.3%	6.6%
Net income	13.0	11.8	13.5	10.5%	-3.9%
Contribution to BAP (after consolidation adjustments)	13.0	11.8	13.5	10.5%	-3.9%

ASB	1Q11	4Q10	1Q10
Total Assets (US\$ million)	1,324	1,338	1,365
Net Equity (US\$ million)	175	205	136
ROAE	27.4%	27.6%	23.5%
BIS Ratio	14.4%	23.4%	22.0%

AuM & Deposits (US\$ million)



Source: ASB

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

Beyond BCP, all subsidiaries are today strong contributors to Credicorp's performance and profitability

MM US\$	Earnings Contribution 1Q11	CAGR 2010 / 2005	Assets Mar. 2011	ROAE 1Q11	Market Share Mar. 2011
Banco de Credito BCP (1)	128.0	21.4%	26,196	26.8%	31.3 (2)
<i>Edyficar</i>	5.8	<i>n.a.</i>	459	22.9%	4.0% (3)
ASB	13.0	29.3%	1,324	27.4%	n.d.
Pacifico	15.3	53.2%	1,750	16.2%	33.2% (4)
Prima AFP	8.1	53.1% (5)	278	18.4%	31.5% (6)
Credicorp	175.0	25.7%	29,336	24.7%	n.a.

(1) Banco de Credito BCP includes BCP Bolivia and Edyficar

(2) Loans market share only for loans booked in Peru, Panama and Miami.

(3) SME market share.

(4) Net Earned Premium market share as of Feb. 2011.

(5) CAGR 2010 vs. 2007.

(6) FuM Market share.

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.



June 2011

BCP's loans reveal strong growth across all our products ...

	TOTAL LOANS (1) (US\$ million)					
	1Q11	4Q10	1Q10	QoQ	YoY	% Port
Wholesale Banking	7,896	7,651	6,497	3%	22%	54%
- Corporate	5,103	5,088	4,277	0%	19%	35%
- Middle Market	2,793	2,563	2,220	9%	26%	19%
Retail Banking	5,510	5,182	4,385	6%	26%	38%
- SME + Business	1,883	1,798	1,418	5%	33%	13%
- Mortgages	2,015	1,869	1,611	8%	25%	14%
- Consumer	1,014	950	841	7%	21%	7%
- Credit Cards	598	565	515	6%	16%	4%
Edyficar	368	333	263	10%	40%	3%
Others (2)	773	762	662	1%	17%	5%



Consolidated Total loans	14,547	13,929	11,807	4%	23%	100%
--------------------------	--------	--------	--------	----	-----	------

	Foreign Currency Loans (1) (US\$ million)						Domestic Currency Loans (1) (Nuevos Soles million)					
	1Q11	4Q10	1Q10	QoQ	YoY	% Port	1Q11	4Q10	1Q10	QoQ	YoY	% Port
Wholesale Banking	6,003	5,848	4,655	3%	29%	68%	5,288	5,070	5,245	4%	1%	33%
- Corporate	3,818	3,863	2,986	-1%	28%	43%	3,588	3,444	3,654	4%	-2%	23%
- Middle Market	2,185	1,985	1,669	10%	31%	25%	1,700	1,626	1,591	5%	7%	11%
Retail Banking	2,097	2,002	1,767	5%	19%	24%	9,504	8,947	7,455	6%	27%	60%
- SME + Business	667	651	533	3%	25%	8%	3,385	3,228	2,520	5%	34%	21%
- Mortgages	1,096	1,023	920	7%	19%	12%	2,559	2,379	1,967	8%	30%	16%
- Consumer	259	254	249	2%	4%	3%	2,100	1,956	1,686	7%	25%	13%
- Credit Cards	74	73	65	1%	14%	1%	1,459	1,384	1,283	5%	14%	9%
Edyficar	12	13	14	-8%	-12%	0%	991	901	710	10%	40%	6%
Others (2)	720	703	606	2%	19%	8%	149	165	157	-10%	-5%	1%

Consolidated Total loans	8,831	8,566	7,042	3%	25%	100%	15,931	15,082	13,567	6%	17%	100%
--------------------------	-------	-------	-------	----	-----	------	--------	--------	--------	----	-----	------

(1) Average daily balance

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