

## Exhibit R-297

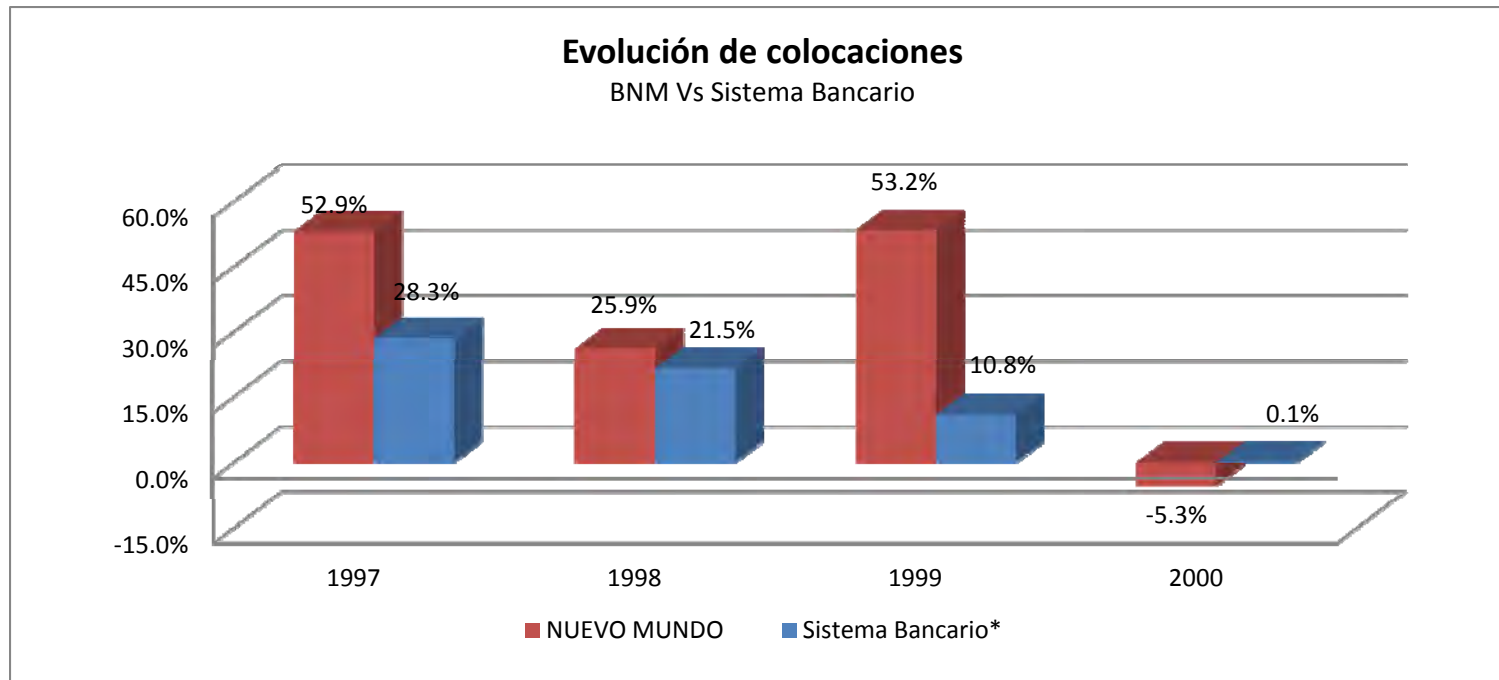
### SBS Analysis of Lending Growth Rates

## Análisis de la SBS de las Tasas de Crecimiento de Préstamos

Tasas de crecimiento

| Entidad           | 1997  | 1998  | 1999  | 2000  |
|-------------------|-------|-------|-------|-------|
| NUEVO MUNDO       | 52.9% | 25.9% | 53.2% | -5.3% |
| Sistema Bancario* | 28.3% | 21.5% | 10.8% | 0.1%  |

\* Solo bancos con colocaciones durante todos los años de la muestra



## Análisis de la SBS de las Tasas de Crecimiento de Préstamos

## Nuevo Reporte

|                                  | 12/31/1996                |   | 12/31/1997                |   | 12/31/1998                |   | 11/30/1999                |   | 12/31/1999                |   | 6/30/2000                 |   | 11/30/2000                |   |
|----------------------------------|---------------------------|---|---------------------------|---|---------------------------|---|---------------------------|---|---------------------------|---|---------------------------|---|---------------------------|---|
| Entidad                          | 14000000:<br>COLOCACIONES | 14090000:<br>PROVISION PARA<br>COLOCACIONES | 14000000:<br>COLOCACIONES | 14090000:<br>PROVISION PARA<br>COLOCACIONES | 14000000:<br>COLOCACIONES | 14090000:<br>PROVISION PARA<br>COLOCACIONES | 14000000:<br>COLOCACIONES | 14090000:<br>PROVISION PARA<br>COLOCACIONES | 14000000:<br>COLOCACIONES | 14090000:<br>PROVISION PARA<br>COLOCACIONES | 14000000:<br>COLOCACIONES | 14090000:<br>PROVISION PARA<br>COLOCACIONES | 14000000:<br>COLOCACIONES | 14090000:<br>PROVISION PARA<br>COLOCACIONES |
| Banca Múltiple (Incluye MIBANCO) | 26064568000               | -1220962000                                 | 34385304705               | -1640888709                                 | 41675831060               | -2850678492                                 | 38099877070               | -3416630895                                 | 38302925818               | -3459148613                                 | 37221056834               | -3708604944                                 | 36147432278               | -3496415090                                 |
| BANCO CONTINENTAL                | 3524443000                | -144695000                                  | 4727275282                | -187853301.2                                | 5603663787                | -330727760.5                                | 4786165064                | -418554758.3                                | 5134225359                | -422390708.1                                | 5030321758                | -482769831.6                                | 5002173358                | -527852381.4                                |
| BANCO DE COMERCIO                | 196024000                 | -8187000                                    | 264208225.5               | -14764028.44                                | 332166007.9               | -22414213.99                                | 538759706.2               | -45892210.89                                | 570368783.6               | -47348925.01                                | 573118196.8               | -54973956.38                                | 579980540.2               | -54731389.6                                 |
| BANCO DE CREDITO                 | 7153203000                | -374679000                                  | 8070388911                | -472376090.1                                | 9542003232                | -703631956.1                                | 9425731012                | -967997032.7                                | 9555073125                | -943732061.2                                | 8754206749                | -1116200084                                 | 8735593428                | -1072426042                                 |
| BANCO FINANCIERO                 | 197070000                 | -15241000                                   | 450804581.9               | -12710433.29                                | 665493072.9               | -18198826.2                                 | 860767652.6               | -40140429.64                                | 818039944.7               | -41851761.06                                | 816188464.4               | -46113888.71                                | 727711949.6               | -43266938.34                                |
| BANBIF                           | 265186000                 | -10709000                                   | 328761928                 | -14025087.5                                 | 651234559.9               | -31685554.05                                | 840262626.9               | -48191938.94                                | 845109656.2               | -58276798.58                                | 890988670.9               | -77380330.21                                | 848930927.1               | -87169850.11                                |
| SCOTIABANK PERU                  | 5110780000                | -188510000                                  | 6553380229                | -294701057.6                                | 6827007806                | -619939487.4                                | 6479582175                | -587175827.8                                | 6775466721                | -671518190.6                                | 7002757404                | -713658767.7                                | 7396168775                | -747599515.6                                |
| CITIBANK DEL PERU                | 289955000                 | -2270000                                    | 542857409.2               | -6740192.52                                 | 1428152787                | -23321859.77                                | 1523887003                | -45874245.84                                | 1562635042                | -59421879.42                                | 1569885931                | -56092553.36                                | 1691300263                | -64126971.47                                |
| INTERBANK                        | 2023585000                | -119755000                                  | 2615362545                | -138112619.7                                | 3070716753                | -186937951.2                                | 3303544832                | -285842855.7                                | 3063246613                | -264486342                                  | 3009132495                | -279866613.6                                | 2767981266                | -287484515.4                                |
| MIBANCO                          | 0                         | 0   | 0                         | 0   | 37239506.83               | -895534.98                                  | 55645357.36               | -1393676.82                                 | 65852930.1                | -1667356.16                                 | 83176826.42               | -1857854.37                                 | 115294532.3               | -2874790.9                                  |
| HSBC BANK PERU                   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| BANCO FALABELLA                  | 0                         | 0   | 96259255.31               | -5681289.53                                 | 110373403.4               | -8942629.02                                 | 113198945.1               | -8188768.67                                 | 136791766.9               | -7931726.83                                 | 151499739.4               | -6483627.06                                 | 162084192.9               | -7458009.64                                 |
| SANTANDER PERU                   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| BANCO RIPLEY                     | 176701000                 | -10852000                                   | 200275510.8               | -23450630.65                                | 12479256.01               | -8963287.5                                  | 0                         | 0   | 0                         | 0   | 48396444.1                | -2352271.88                                 | 54933567.84               | -2793340.47                                 |
| BANCO AZTECA                     | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| DEUTSCHE BANK PERU               | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| CREDISCOTIA                      | 248148000                 | -18002000                                   | 304662325                 | -21392089.68                                | 303746513.8               | -27761791.3                                 | 252615524.4               | -22388750.31                                | 265037093.3               | -21242469.25                                | 290717468.7               | -21486963.64                                | 292954291.8               | -21629192.61                                |
| PROGRESO                         | 373531000                 | -11126000                                   | 563122875.6               | -20980285.12                                | 698846189.8               | -37973225.71                                | 696130806.1               | -48260720.72                                | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| MERCANTIL                        | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| BANEX LIQUIDACION                | 250933000                 | -18418000                                   | 330327798.6               | -21459999                                   | 411976612.1               | -26507985.64                                | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| REPUBLICA                        | 164265000                 | -4518000                                    | 380787135.5               | -6418635.16                                 | 648232006.4               | -16069295.76                                | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| LIBERTADOR                       | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| SERBANCO LQDO                    | 84222000                  | -2673000                                    | 134358772.9               | -14078021.86                                | 122280897.1               | -4234253.91                                 | 48032917.79               | -14357814.02                                | 46004925.68               | -9817734.02                                 | 44747003.44               | -11261126.05                                | 0                         | 0   |
| BANK BOSTON                      | 2937000                   | 0   | 96600793.88               | -457040.29                                  | 177198381.6               | -1060009.04                                 | 325956322.6               | -6158399.13                                 | 263250372.5               | -4563184.01                                 | 504917608.1               | -7521960.73                                 | 604761323.8               | -7316011.5                                  |
| BANCO DEL PAIS                   | 0                         | 0   | 44124104.43               | -1579783.4                                  | 100840145.2               | -4465352.46                                 | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| STANDARD CHARTERED               | 325028000                 | -8836000                                    | 343926391.1               | -11048896.17                                | 388642275.1               | -36124724.86                                | 292495589.9               | -37063758.85                                | 294206381.3               | -36919534.02                                | 250378859.1               | -33738727.22                                | 271010469.5               | -26199603.63                                |
| BNP PARIBAS                      | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| LIMA SUDAMERIS                   | 984774000                 | -58414000                                   | 1499015775                | -81711050.85                                | 2131733692                | -131706388.7                                | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| ORION LQDO                       | 309487000                 | -12400000                                   | 379665148                 | -17398727.53                                | 387963298.1               | -30900061.12                                | 184150868.2               | -30517041.28                                | 176744673                 | -32245439.87                                | 0                         | 0   | 0                         | 0   |
| B WIESE SUDAMERIS                | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| BANCO SUDAMERICANO               | 440805000                 | -9345000                                    | 849533074.5               | -15664563.03                                | 1059269987                | -39461997.88                                | 1523544805                | -44389908.16                                | 1513469896                | -51426901.29                                | 1420127155                | -68792157.57                                | 1485288043                | -74403429.6                                 |
| NUEVO MUNDO                      | 567019000                 | -14567000                                   | 868069303.7               | -21464073.27                                | 1080958449                | -38798023.97                                | 1740394032                | -95008939.91                                | 1630722409                | -85033941.49                                | 1782271927                | -110108235.4                                | 1635907715                | -101978860.8                                |
| LATINO LIQUIDACION               | 1234905000                | -72605000                                   | 1515747165                | -81841561.81                                | 1437083601                | -225857790.9                                | 938204023.2               | -183498064.3                                | 901738524.5               | -173618431.1                                | 855945640.5               | -165132953.8                                | 806654018.9               | -161884078.5                                |
| BANCOSUR                         | 977105000                 | -47740000                                   | 1679573033                | -76981120.76                                | 2214715687                | -133274927.5                                | 0                         | 0   | 0                         | 0   | 0                         | 0   | 0                         | 0   |
| NBK BANK                         | 339886000                 | -19777000                                   | 443124029.3               | -26940775.72                                | 620039135.7               | -42521759.74                                | 566162448                 | -41345033.25                                | 1183173560                | -93228149.29                                | 1227020374                | -94912295.44                                | 1243698696                | -89899551.22                                |
| B SANTANDER CENTRAL              | 1001277000                | -58495000                                   | 1399627868                | -80189274.59                                | 1734626676                | -116207759                                  | 3717844304                | -452579488.3                                | 3638559810                | -440358806.9                                | 3115154303                | -366736643.9                                | 2748676699                | -287456045.2                                |

## Análisis de la SBS de las Tasas de Crecimiento de Préstamos

| Entidad                          | 12/31/1996             |                                       | 12/31/1997             |                                       | 12/31/1998             |                                       | 11/30/1999             |                                       | 12/31/1999             |                                       | 6/30/2000              |                                       | 11/30/2000             |                                       |
|----------------------------------|------------------------|---------------------------------------|------------------------|---------------------------------------|------------------------|---------------------------------------|------------------------|---------------------------------------|------------------------|---------------------------------------|------------------------|---------------------------------------|------------------------|---------------------------------------|
|                                  | 14000000: COLOCACIONES | 14090000: PROVISION PARA COLOCACIONES | 14000000: COLOCACIONES | 14090000: PROVISION PARA COLOCACIONES | 14000000: COLOCACIONES | 14090000: PROVISION PARA COLOCACIONES | 14000000: COLOCACIONES | 14090000: PROVISION PARA COLOCACIONES | 14000000: COLOCACIONES | 14090000: PROVISION PARA COLOCACIONES | 14000000: COLOCACIONES | 14090000: PROVISION PARA COLOCACIONES | 14000000: COLOCACIONES | 14090000: PROVISION PARA COLOCACIONES |
| Banca Múltiple (Incluye MIBANCO) | 26064568000            | -1220962000                           | 34385304705            | -1640888709                           | 41675831060            | -2850678492                           | 38099877070            | -3416630895                           | 38302925818            | -3459148613                           | 37221056834            | -3708604944                           | 36147432278            | -3496415090                           |
| BANCO CONTINENTAL                | 35244433000            | -1446955000                           | 4727275282             | -187853301.2                          | 5603663787             | -330727760.5                          | 4786165064             | -418554758.3                          | 5134225359             | -422390708.1                          | 5030321758             | -482769831.6                          | 5002173358             | -527852381.4                          |
| BANCO DE COMERCIO                | 196024000              | -8167000                              | 264208225.5            | -14764028.44                          | 332166007.9            | -22414213.99                          | 538759706.2            | -45892210.89                          | 570368783.6            | -47348925.01                          | 573118196.8            | -54973956.38                          | 579980540.2            | -54731389.6                           |
| BANCO DE CREDITO                 | 7153203000             | -374679000                            | 8070388911             | -472376090.1                          | 9542003232             | -703631956.1                          | 9425731012             | -967997032.7                          | 955073125              | -943732061.2                          | 8754206749             | -1116200084                           | 8735593428             | -1072426042                           |
| BANCO FINANCIERO                 | 197070000              | -15241000                             | 450804581.9            | -12710433.29                          | 665493072.9            | -18198826.2                           | 860767652.6            | -40140429.64                          | 818039944.7            | -41851761.06                          | 816188464.4            | -46113888.71                          | 727711949.6            | -43266938.34                          |
| BANBIF                           | 265186000              | -10709000                             | 328761928              | -14025087.5                           | 651234559.9            | -31685554.05                          | 840262626.9            | -48191936.94                          | 845109656.2            | -58276798.58                          | 890988670.9            | -77380330.21                          | 848930927.1            | -87169850.11                          |
| SCOTIABANK PERU                  | 5110780000             | -188510000                            | 6553380229             | -294701057.6                          | 6827007806             | -619939487.7                          | 6479582175             | -587175827.8                          | 6775466721             | -671518190.6                          | 7002757404             | -713658767.7                          | 7396168775             | -747599515.6                          |
| CITIBANK DEL PERU                | 289955000              | -2270000                              | 542857409.2            | -6740192.52                           | 1428152787             | -23321859.77                          | 1523887003             | -45874245.84                          | 1562635042             | -59421879.42                          | 1589885931             | -56092553.36                          | 1691300263             | -64126971.47                          |
| INTERBANK                        | 2023585000             | -119755000                            | 2615362545             | -138112619.7                          | 3070716753             | -186937951.2                          | 3303544832             | -285842855.7                          | 3063246613             | -264486342                            | 3009132495             | -279866613.6                          | 2767981266             | -287484515.4                          |
| MIBANCO                          | 0                      | 0                                     | 0                      | 0                                     | 37239506.83            | -895534.98                            | 55645357.36            | -1393676.82                           | 65852930.1             | -1667356.16                           | 83176826.42            | -1857854.37                           | 115294532.3            | -2874790.9                            |
| HSBC BANK PERU                   | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| BANCO FALABELLA                  | 0                      | 0                                     | 96259255.31            | -5681289.53                           | 110373403.4            | -8942629.02                           | 113198945.1            | -8188768.67                           | 136791766.9            | -7931726.83                           | 151499739.4            | -6483627.06                           | 162084192.9            | -7458009.64                           |
| SANTANDER PERU                   | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| BANCO RIPLEY                     | 176701000              | -10852000                             | 200275510.8            | -23450630.66                          | 12479256.01            | -8963287.5                            | 0                      | 0                                     | 0                      | 0                                     | 48396444.1             | -2352271.88                           | 54933567.84            | -2793340.47                           |
| BANCO AZTECA                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| DEUTSCHE BANK PERU               | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| CREDISCOTIA                      | 248148000              | -18002000                             | 304662325              | -21392089.68                          | 303746513.8            | -27761791.3                           | 252615524.4            | -22388750.31                          | 265037093.3            | -21242469.25                          | 290717468.7            | -21486963.64                          | 292954291.8            | -21629192.61                          |
| PROGRESO                         | 373531000              | -11126000                             | 563122875.6            | -20980285.12                          | 698846189.8            | -37973225.71                          | 696130806.1            | -48260720.72                          | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| MERCANTIL                        | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| BANEX LIQUIDACION                | 250933000              | -18418000                             | 330327798.6            | -21459999                             | 411976612.1            | -26507985.64                          | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| REPUBLICA                        | 164265000              | -4518000                              | 380787135.5            | -6418635.16                           | 648232006.4            | -16069295.76                          | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| LIBERTADOR                       | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| SERBANCO LQDO                    | 84222000               | -2673000                              | 134358772.9            | -14078021.86                          | 122280897.1            | -4234253.91                           | 48032917.79            | -14357814.02                          | 46004925.68            | -9817734.02                           | 44747003.44            | -11261126.05                          | 0                      | 0                                     |
| BANK BOSTON                      | 2937000                | 0                                     | 96600793.88            | -457040.29                            | 177198381.6            | -1060009.04                           | 325956322.6            | -6158399.13                           | 263250372.5            | -4563184.01                           | 504917608.1            | -7521960.73                           | 604761323.8            | -7316011.5                            |
| BANCO DEL PAIS                   | 0                      | 0                                     | 44124104.43            | -1579783.4                            | 100840145.2            | -4465352.46                           | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| STANDARD CHARTERED               | 325028000              | -8836000                              | 343926391.1            | -11048896.17                          | 388642275.1            | -36124724.86                          | 292495589.9            | -37063758.85                          | 294260381.3            | -36919534.02                          | 250378859.1            | -33738727.22                          | 271010469.5            | -26199603.63                          |
| BNP PARIBAS                      | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| LIMA SUDAMERIS                   | 984774000              | -58414000                             | 1499015775             | -81711050.85                          | 2131733692             | -131706388.7                          | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| ORION LQDO                       | 309487000              | -12400000                             | 379665148              | -17398727.53                          | 387963298.1            | -30900061.12                          | 184150868.2            | -30517041.28                          | 176744673              | -32245439.87                          | 0                      | 0                                     | 0                      | 0                                     |
| B WIESE SUDAMERIS                | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| BANCO SUDAMERICANO               | 440805000              | -8345000                              | 849533074.5            | -15664563.03                          | 1059269987             | -39461997.88                          | 1523544805             | -44389908.16                          | 1513469896             | -51426901.29                          | 1420127155             | -68792157.57                          | 1485288043             | -74403429.6                           |
| NUEVO MUNDO                      | 567019000              | -14567000                             | 868069303.7            | -21464073.27                          | 1080958449             | -38798023.97                          | 1740394032             | -95008939.91                          | 1630722409             | -85033941.49                          | 1782271927             | -110108235.4                          | 1635907715             | -101978860.8                          |
| LATINO LIQUIDACION               | 1234905000             | -72605000                             | 1515747165             | -81841561.81                          | 1437083601             | -225857790.9                          | 938204023.2            | -183498064.3                          | 901738524.5            | -173618431.1                          | 855945640.5            | -165132953.8                          | 806654018.9            | -161884078.5                          |
| BANCOSUR                         | 977105000              | -47740000                             | 1679573033             | -76981120.76                          | 2214715687             | -133274927.5                          | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     | 0                      | 0                                     |
| NBK BANK                         | 339886000              | -19777000                             | 443124029.3            | -26940775.72                          | 620039135.7            | -42521759.74                          | 566162448              | -41345033.25                          | 1183173560             | -93228149.29                          | 1227020374             | -94912295.44                          | 1243698696             | -89899551.22                          |
| B SANTANDER CENTRAL              | 1001277000             | -58495000                             | 1399627868             | -80189274.59                          | 1734626676             | -116207759                            | 3717844304             | -452579488.3                          | 3638559810             | -440358806.9                          | 3115154303             | -366736643.9                          | 2748676699             | -287456045.2                          |

Análisis de la SBS de las Tasas de Crecimiento de Préstamos

Colocaciones

| Entidad                          | 12/31/1996     | 12/31/1997     | 12/31/1998     | 11/30/1999     | 12/31/1999     | 6/30/2000      | 11/30/2000     |
|----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Banca Múltiple (Incluye MIBANCO) | 27,285,530,000 | 36,026,193,414 | 44,526,509,552 | 41,516,507,965 | 41,762,074,432 | 40,929,661,778 | 39,643,847,368 |
| BANCO CONTINENTAL                | 3,669,138,000  | 4,915,128,583  | 5,934,391,547  | 5,204,719,822  | 5,556,616,067  | 5,513,091,590  | 5,530,025,740  |
| BANCO DE COMERCIO                | 204,211,000    | 278,972,254    | 354,580,222    | 584,651,917    | 617,717,709    | 628,092,153    | 634,711,930    |
| BANCO DE CREDITO                 | 7,527,882,000  | 8,542,765,001  | 10,245,635,188 | 10,393,728,045 | 10,498,805,186 | 9,870,406,833  | 9,808,019,471  |
| BANCO FINANCIERO                 | 212,311,000    | 463,515,015    | 683,691,899    | 900,908,082    | 859,891,706    | 862,302,353    | 770,978,888    |
| BANBIF                           | 275,895,000    | 342,787,015    | 682,920,114    | 888,454,566    | 903,386,455    | 968,369,001    | 936,100,777    |
| SCOTIABANK PERU                  | 5,299,290,000  | 6,848,081,287  | 7,446,947,293  | 7,066,758,003  | 7,446,984,911  | 7,716,416,171  | 8,143,768,290  |
| CITIBANK DEL PERU                | 292,225,000    | 549,597,602    | 1,451,474,646  | 1,569,761,249  | 1,622,056,921  | 1,625,978,484  | 1,755,427,234  |
| INTERBANK                        | 2,143,340,000  | 2,753,475,165  | 3,257,654,704  | 3,589,387,688  | 3,327,732,955  | 3,288,999,108  | 3,055,465,781  |
| MIBANCO                          | -              | -              | 38,135,042     | 57,039,034     | 67,520,286     | 85,034,681     | 118,169,323    |
| HSBC BANK PERU                   | -              | -              | -              | -              | -              | -              | -              |
| BANCO FALABELLA                  | -              | 101,940,545    | 119,316,032    | 121,387,714    | 144,723,494    | 157,983,366    | 169,542,203    |
| SANTANDER PERU                   | -              | -              | -              | -              | -              | -              | -              |
| BANCO RIPLEY                     | 187,553,000    | 223,726,141    | 21,442,544     | -              | -              | 50,748,716     | 57,726,908     |
| BANCO AZTECA                     | -              | -              | -              | -              | -              | -              | -              |
| DEUTSCHE BANK PERU               | -              | -              | -              | -              | -              | -              | -              |
| CREDISCOTIA                      | 266,150,000    | 326,054,415    | 331,508,305    | 275,004,275    | 286,279,563    | 312,204,432    | 314,583,484    |
| PROGRESO                         | 384,657,000    | 584,103,161    | 736,819,415    | 744,391,527    | -              | -              | -              |
| MERCANTIL                        | -              | -              | -              | -              | -              | -              | -              |
| BANEX LIQUIDACION                | 269,351,000    | 351,787,798    | 438,484,598    | -              | -              | -              | -              |
| REPUBLICA                        | 168,783,000    | 387,205,771    | 664,301,302    | -              | -              | -              | -              |
| LIBERTADOR                       | -              | -              | -              | -              | -              | -              | -              |
| SERBANCO LQDO                    | 86,895,000     | 148,436,795    | 126,515,151    | 62,390,732     | 55,822,660     | 56,008,129     | -              |
| BANK BOSTON                      | 2,937,000      | 97,057,834     | 178,258,391    | 332,114,722    | 267,813,556    | 512,439,569    | 612,077,335    |
| BANCO DEL PAIS                   | -              | 45,703,888     | 105,305,498    | -              | -              | -              | -              |
| STANDARD CHARTERED               | 333,864,000    | 354,975,287    | 424,767,000    | 329,559,349    | 331,125,915    | 284,117,586    | 297,210,073    |
| BNP PARIBAS                      | -              | -              | -              | -              | -              | -              | -              |
| LIMA SUDAMERIS                   | 1,043,188,000  | 1,580,726,826  | 2,263,440,081  | -              | -              | -              | -              |
| ORION LQDO                       | 321,887,000    | 397,063,876    | 418,863,359    | 214,667,910    | 208,990,113    | -              | -              |
| B WIESE SUDAMERIS                | -              | -              | -              | -              | -              | -              | -              |
| BANCO SUDAMERICANO               | 450,150,000    | 865,197,638    | 1,098,731,985  | 1,567,934,713  | 1,564,896,798  | 1,488,919,313  | 1,559,691,473  |
| NUEVO MUNDO                      | 581,586,000    | 889,533,377    | 1,119,756,473  | 1,835,402,972  | 1,715,756,350  | 1,892,380,163  | 1,737,886,576  |
| LATINO LIQUIDACION               | 1,307,510,000  | 1,597,588,727  | 1,662,941,392  | 1,121,702,088  | 1,075,356,956  | 1,021,078,594  | 968,538,097    |
| BANCOSUR                         | 1,024,845,000  | 1,756,554,154  | 2,347,990,615  | -              | -              | -              | -              |
| NBK BANK                         | 359,663,000    | 470,064,805    | 662,560,895    | 607,507,481    | 1,276,401,710  | 1,321,932,670  | 1,333,598,248  |
| B SANTANDER CENTRAL              | 1,059,772,000  | 1,479,817,142  | 1,850,834,435  | 4,170,423,792  | 4,078,918,617  | 3,481,890,947  | 3,036,132,744  |

| Entidad                          | 12/31/1996 | 12/31/1997 | 12/31/1998 | 11/30/1999 | 12/31/1999 | 11/30/2000 |
|----------------------------------|------------|------------|------------|------------|------------|------------|
| Banca Múltiple (Incluye MIBANCO) | 27,286     | 36,026     | 44,527     | 41,517     | 41,762     | 39,644     |
| BANCO CONTINENTAL                | 3,669      | 4,915      | 5,934      | 5,205      | 5,557      | 5,530      |
| BANCO DE COMERCIO                | 204        | 279        | 355        | 585        | 618        | 635        |
| BANCO DE CREDITO                 | 7,528      | 8,543      | 10,246     | 10,394     | 10,499     | 9,808      |
| BANCO FINANCIERO                 | 212        | 464        | 684        | 901        | 860        | 771        |
| BANBIF                           | 276        | 343        | 683        | 888        | 903        | 936        |
| SCOTIABANK PERU                  | 5,299      | 6,848      | 7,447      | 7,067      | 7,447      | 8,144      |
| CITIBANK DEL PERU                | 292        | 550        | 1,451      | 1,570      | 1,622      | 1,755      |
| INTERBANK                        | 2,143      | 2,753      | 3,258      | 3,589      | 3,328      | 3,055      |
| CREDISCOTIA                      | 266        | 326        | 332        | 275        | 286        | 315        |
| BANK BOSTON                      | 3          | 97         | 178        | 332        | 268        | 612        |
| STANDARD CHARTERED               | 334        | 355        | 425        | 330        | 331        | 297        |
| BANCO SUDAMERICANO               | 450        | 865        | 1,099      | 1,568      | 1,565      | 1,560      |
| NUEVO MUNDO                      | 582        | 890        | 1,120      | 1,835      | 1,716      | 1,738      |
| LATINO LIQUIDACION               | 1,308      | 1,598      | 1,663      | 1,122      | 1,075      | 969        |
| NBK BANK                         | 360        | 470        | 663        | 608        | 1,276      | 1,334      |
| B SANTANDER CENTRAL              | 1,060      | 1,480      | 1,851      | 4,170      | 4,079      | 3,036      |

| Entidad   | 12/31/1996 | 12/31/1997 | 12/31/1998 | 12/31/1999 | 11/30/2000 |
|---|------------|------------|------------|------------|------------|
| NUEVO MUNDO   | 582        | 890        | 1,120      | 1,716      | 1,738      |
| Sistema Bancario<br>(solo bancos con colocaciones durante todos los años de la muestra) | 23,986     | 30,775     | 37,387     | 41,430     | 40,494     |

| 11/30/1999 |
|------------|
| 1,835      |
| 40,438     |

| Tasas de crecimiento  |            |            |            |            |
|---|------------|------------|------------|------------|
| Entidad   | 12/31/1997 | 12/31/1998 | 12/31/1999 | 11/30/2000 |
| NUEVO MUNDO   | 52.9%      | 25.9%      | 53.2%      | -5.3%      |
| Sistema Bancario<br>(solo bancos con colocaciones durante todos los años de la muestra) | 28.3%      | 21.5%      | 10.8%      | 0.1%       |



SBS Analysis  
of Lending Growth Rates

Growth Rates

| Entity          | 1997  | 1998  | 1999  | 2000  |
|-----------------|-------|-------|-------|-------|
| NUEVO MUNDO     | 52.9% | 25.9% | 53.2% | -5.3% |
| Banking System* | 28.3% | 21.5% | 10.8% | 0.1%  |

\* Only banks with offerings during the sample years

