

1.- INFORME POR TIPOS DE CREDITOS

Tipo De Créditos	Normal		C.F.P.		Deficiente		Dudoso		Pérdida		TOTAL
	12/31/00	12/31/99	12/31/00	12/31/99	12/31/00	12/31/99	12/31/00	12/31/99	12/31/00	12/31/99	
<b>COMERCIALES</b>											
Monto	1,500,974	98,181	144,756	4,283	49,325	82,065	50	28,576	31,087	0	1,951,491
Provisión Requerida	20,204	3,882	1,810	32	12,331	10,258	3	17,145	9,326	0	85,973
Provisión constituida	20,204	3,882	1,810	32	12,331	10,258	3	17,145	9,326	0	85,973
Provisión Falta	0	0	0	0	0	0	0	0	0	0	0
Garantías Preferidas	988,512	0	144,756	4,283	0	82,065	50	0	31,087	0	1,253,269
Número de deudores	1,753	356	356	233	233	60	60	352	60	0	2,754
<b>MICROEMPRESAS</b>											
Monto	23,945	1,511	0	0	664	0	0	713	0	0	27,672
Provisión Requerida	180	76	0	0	156	0	0	428	0	0	1,688
Provisión constituida	180	76	0	0	156	0	0	428	0	0	1,688
Provisión Falta	0	0	0	0	0	0	0	0	0	0	0
Garantías Preferidas	0	0	0	0	0	0	0	0	0	0	0
Número de deudores	1,733	141	141	36	36	17	17	69	14	0	1,996
<b>HIPOTECARIO VIVIENDA</b>											
Monto	53,582	2,455	6,610	0	1,487	3,003	0	3,496	4,726	0	79,581
Provisión Requerida	402	92	63	0	372	375	0	2,097	1,418	0	7,098
Provisión constituida	402	92	63	0	372	375	0	2,097	1,418	0	7,098
Provisión Falta	0	0	0	0	0	0	0	0	0	0	0
Garantías Preferidas	32,149	0	6,610	0	0	3,003	0	0	4,726	0	43,488
Número de deudores	389	57	57	26	26	45	45	14	14	0	50,003

Tipo De Créditos	Normal		C.F.P.		Deficiente		Dudoso		Pérdida		TOTAL
	12/31/00	12/31/99	12/31/00	12/31/99	12/31/00	12/31/99	12/31/00	12/31/99	12/31/00	12/31/99	
<b>CONSUMO</b>											
Monto	117,445	5,494	1,889	5,011	4,806	134,644	0	3,515	0	0	150,865
Provisión Requerida	881	237	567	3,007	4,806	9,497	0	2,109	0	0	12,703
Provisión constituida	881	237	567	3,007	4,806	9,497	0	2,109	0	0	12,703
Provisión Falta	0	0	0	0	0	0	0	0	0	0	0
Garantías Preferidas	0	0	0	0	0	0	0	0	0	0	0
Número de deudores	15,990	1,853	649	499	1,909	20,790	0	3,515	0	0	20,790

2.- INFORME POR CATEGORIAS DE DEUDORES

CATEGORIA DE DEUDORES	N° DE DEUDORES	Monto	Provisión Requerida	Provisión Constituida	Deficit	Deficit %	Garantías Preferidas	Garantía Rápida	TOTAL
Normal	19,845	1,895,946	21,666	21,666	0	0	1,020,661	0	1,895,946
C.P.P	2,407	283,300	6,010	6,010	0	0	151,376	0	283,300
Deficiente	944	138,482	24,072	24,072	0	0	85,069	50	138,482
Dudoso	903	73,608	33,421	33,421	0	0	35,813	0	73,608
Pérdida	1,952	22,251	19,843	19,843	0	0	6,020	0	22,251
<b>TOTAL</b>	<b>26,051</b>	<b>2,193,588</b>	<b>105,013</b>	<b>105,013</b>	<b>0</b>	<b>0</b>	<b>1,298,939</b>	<b>4,333</b>	<b>2,193,588</b>

NOTA: No se considera las operaciones de Forward por ser operaciones de riesgo, ni transacciones de cartera DS N° 895-93 solo se considera las operaciones crediticias

Sr. Pablo Seminario O  
Jefe de Revisión de Créditos

Sr. José Almonacid Quispe Arrea  
Vicepresidente Gerencia General

Sr. Edgar Choque de la Cruz  
Contador general

PROVISIONES PARA COLOCACIONES AL 30 DE NOVIEMBRE 2000

	S/.	ESPECIFICA US\$	S/.	GENERICA US\$	TOTAL EQUIV. S/.	TOTAL EQUIV. US\$
SALDO AL 2000.10.31						
PROV. NUEVO PAIS	12.135.022.83	20.221.763.78	2.342.833.92	5.664.625.34	105.856.810.34	29.987.764.97
CASTIGO. PROV. NUEVO PAIS					0.00	0.00
CASTIGO BCA. COMERCIAL	-400.461.60	0.00			-400.461.60	-113.445.21
PROV. PARA BIENES ADJUDICADOS		-125.643.50			0.00	0.00
SOLUCION CONTRATO LEASING					-443.521.56	-125.643.50
JUSTE					0.00	0.00
	11.734.561.23	20.096.120.28	2.342.833.92	5.664.625.34	105.012.827.19	29.748.676.26

DEFICIT  
 REASIGNACION DE PROVISIONES NUEV. MUNDO  
 REASIGNACION DE PROVISIONES DIV. NUEV. PAIS  
 REDISTRIB. PROVISIONES VARIABLES

	382,062.76	578,098.40		184,479.49	3,073,962.71	870,810.97
	673,522.70	9,978.79		5,027.27	726,494.09	205,805.69
					0.00	0.00
					0.00	0.00
					0.00	0.00
					0.00	0.00
	1,055,585.46	588,077.19	0.00	189,506.76	3,800,456.80	1,076,616.66

EXCESOS

LIBERACION POR DISMINUCIÓN DE OBLIG. N.M  
 LIBERACION POR DISMINUCIÓN DE OBLIG. N.P  
 LIBERACION PROVI. VARIABLE CPP- NORMAL NM  
 LIBERACION PROVI. VARIABLE CPP- NORMAL NP

	-344,040.11	-579,807.79	-109,616.23	-347,354.40	-3,726,538.87	-1,055,676.73
	-67,998.34		-5,919.58		-73,917.92	-20,939.92
					0.00	0.00
					0.00	0.00
					0.00	0.00
					0.00	0.00
	-412,038.45	-579,807.79	-115,535.81	-347,354.40	-3,800,456.79	-1,076,616.65

EFFECTO NETO PROVISIONES

	643,547.01	8,269.40	-115,535.81	-157,847.64	0	0
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SALDO AL 2000.11.30

13/12/2000

Tipo de Cambio: S/. 3.53 por USD

	12,378,108.24	20,104,389.68	2,227,298.11	5,506,777.70	105,012,827.20	29,748,676.26
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AL 30 DE NOVIEMBRE DEL 2000  
(En Nuevos Soles y en Dolares)

MONEDA NACIONAL	TOTAL	MONEDA EXTRANJERA		TOTAL	EQUIV EN US\$	%
		DIRECTAS	INDIRECTAS			

CREDITOS COMERCIALES	NORMAL	CRED PROB POTENCIALES	DEFICIENTE	DUDOSO	PERDIDA	TOTAL	
						MONEDA NACIONAL	MONEDA EXTRANJERA
88,162,928	167,665,562	19,202,511	1,092,329	8,080,520	102,616	276,001,409	588,321,947
233,358,492	290,328,778	59,119,090	34,510,937	14,336,411	3,300,283	401,598,498	507,964,607
105,369,109	102,260,632	3,291,006	35,068,122	14,551,697	45,000	105,369,109	507,964,607
3,345,283	392,589,409	62,410,095	37,235,167	16,901,759	3,451,656	588,321,947	588,321,947
78.23%	78.23%	11.95%	6.35%	2.88%	0.59%		

CREDITOS DE CONSUMO	NORMAL	CRED PROB POTENCIALES	DEFICIENTE	DUDOSO	PERDIDA	TOTAL	
						MONEDA NACIONAL	MONEDA EXTRANJERA
43,637,414	3,073,490	46,710,904	3,385,737	2,480,780	2,075,091	55,048,029	38,142,466
18,289,565	18,289,565	597,125	252,980	716,840	773,297	20,629,807	22,328,161
1,748,344	20,037,908	597,125	252,980	716,840	773,297	1,748,344	22,328,161
33,270,459	33,270,459	1,556,258	534,996	1,419,611	1,361,141	55,048,029	38,142,466
87.23%	87.23%	4.08%	1.40%	3.72%	3.57%		

CREDITOS MES	NORMAL	CRED PROB POTENCIALES	DEFICIENTE	DUDOSO	PERDIDA	TOTAL	
						MONEDA NACIONAL	MONEDA EXTRANJERA
15,844,869	1,449,570	15,844,869	636,407	663,850	1,022,729	19,617,425	7,895,731
2,294,548	2,294,548	17,512	7,800	13,806	4,721	2,338,386	2,338,386
2,294,548	2,294,548	17,512	7,800	13,806	4,721	2,338,386	2,338,386
6,783,180	6,783,180	428,155	188,085	201,865	294,446	7,895,731	7,895,731
85.91%	85.91%	5.42%	2.38%	2.56%	3.73%		

CREDITOS HIPOTECARIOS	NORMAL	CRED PROB POTENCIALES	DEFICIENTE	DUDOSO	PERDIDA	TOTAL	
						MONEDA NACIONAL	MONEDA EXTRANJERA
606,369	452,447	1,058,816	14,795,045	84,161	14,795,045	160,961,260	654,904,446
14,795,045	14,795,045	14,795,045	14,795,045	14,795,045	14,795,045	160,961,260	654,904,446
14,795,045	14,795,045	14,795,045	14,795,045	14,795,045	14,795,045	160,961,260	654,904,446
15,179,155	15,179,155	2,568,112	1,271,841	2,328,946	1,196,250	452,447	606,369
67.33%	67.33%	11.39%	5.64%	10.33%	5.31%		

TOTAL COLOCACIONES 160,961,260 191,974,420 362,928,679 446,723,886 108,201,614 684,925,800 654,904,446

TOTAL COLOC. EQUIV. SOLES 2,311,812,693.24  
TOTAL COLOCACIONES FA 2,340,133,643.87  
FORWARD 28,320,950.63  
EQUIV EN \$ 116,224,546.25

CLIENTES EN JUDICIAL A NOVIEMBRE 2000  
CON CLASIFICACIONES MENORES A DUDOSO  
(EN US\$ DOLARES)

CLIENTES	CLASIF	OBLIGAC. TOTALES		VALUACION REAL DE GARANTIAS	GARANTIAS MUY RAPIDA REALIZACION	PROV. EXISTENTE AL 31.10.00	PROVISION REQUERIDA DUDOSO	DEFICIT	DEFICIT ACUMULADO
		AL 04.12.00	EQUIV. US\$						
1 HERNANDEZ S.A CONTRATISTAS GEN	2	3	2,084,766.28	1,952,215.51	-	275,697.78	665,195.11	-389,507.33	-389,507.33
2 CONTRATISTAS PERUANOS S.A	1	3	723,725.27	224,937.59	-	21,308.88	366,753.89	-345,445.03	-734,952.36
3 PRODUCTOS AGRICOLAS DE LA SELV	2	3	938,488.09	47,015.56	-	228,575.31	548,988.19	-320,412.88	-1,055,365.23
4 DE FABRICA S.A	1	3	546,737.13	21,332.27	-	19,596.96	321,642.60	-302,045.64	-1,357,410.87
5 CORPORACION INTERNACIONAL DEL	2	3	437,610.04	-	-	113,652.51	262,566.02	-148,913.51	-1,506,324.39
6 J G & A REPRESENTACIONES GEN.	1	3	199,377.36	-	-	7,475.07	119,626.41	-112,151.35	-1,618,475.73
7 CORPORACION INDUSTRIAL SANTOYO	2	3	212,026.14	29,701.49	-	48,984.26	118,305.24	-69,420.97	-1,687,996.70
8 EXIVA S.A	2	3	201,395.47	35,000.00	-	45,973.87	110,337.28	-64,363.41	-1,752,260.12
9 HILANDERIA SANTA LETICIA S.A	2	3	157,058.97	-	-	39,284.74	94,235.38	-54,970.64	-1,807,230.76
10 CONSORCIO Hidroelectrico S.A	2	3	118,672.31	-	-	29,668.08	71,203.38	-41,535.31	-1,848,766.07
11 CODEPSAN PERU S.A.C.	2	3	103,762.48	-	-	25,928.50	62,257.49	-36,328.99	-1,885,095.06
12 BOB S.A.C. AGENTE DE ADUANA	0	3	59,308.46	-	-	2,270.93	35,431.95	-33,161.02	-1,953,241.15
13 FABRICA DE ALUMINIO Y METALES	1	3	59,053.25	-	-	-	30,714.34	-30,714.34	-1,983,955.49
14 RECOMSA - REPRESENTACIONES COM	0	3	86,379.24	70,377.34	-	-	50,828.31	-29,649.85	-2,013,605.34
15 AUTOMOTORES MARCELO SERVICIOS	2	3	92,640.85	15,854.00	-	21,178.46	27,572.33	-27,572.33	-2,041,177.67
16 MR CONTRATISTA GENERAL E.I.R.L	1	3	82,077.84	69,600.00	1,765.28	-	20,801.73	-27,571.22	-2,068,748.89
17 DISTRIBUIDORA TORA S.R.L	1	3	93,002.89	80,000.00	-	1,230.51	23,755.45	-22,545.06	-2,091,393.95
18 UVEY S.A	1	3	79,194.82	79,194.82	-	1,110.39	22,430.95	-22,430.95	-2,113,824.90
19 EASTERN GROUP S.A	0	3	37,384.91	-	-	-	21,810.55	-21,810.55	-2,136,635.44
20 COMERCIAL M.S.A	0	3	36,350.91	-	-	932.82	22,388.52	-21,455.71	-2,157,091.15
21 CONSORCIO DE PRODUCTOS PERUANO	1	3	74,628.40	14,972.00	-	943.41	22,279.39	-21,043.97	-2,178,427.13
22 NORANDINA BIENES RAICES S.A.C.	1	3	44,618.31	116,470.91	-	14,764.09	35,808.06	-18,634.96	-2,218,106.06
23 FERRO CONTACTISTAS GENERALES S	2	3	117,915.56	28,000.00	-	1,049.14	15,349.70	-14,710.06	-2,232,816.12
24 MAG IMPORT S.A	1	3	46,806.84	51,165.68	-	599.18	14,848.86	-14,249.68	-2,247,065.80
25 PRODINSA IMPORT S.A	2	3	51,165.68	49,496.19	-	9,756.64	23,529.98	-13,764.34	-2,260,830.14
26 RESTAURANT TURISTICO LOS OLIVO	2	3	49,496.19	78,493.26	-	9,730.49	23,353.17	-13,622.68	-2,274,452.82
27 INDUSTRIA ALIMENTICIA FESTIVAL	1	3	78,493.26	38,921.96	-	536.69	13,362.42	-12,825.53	-2,287,278.34
28 MILANOPLAST Y PORTOFINO INDUST	2	3	38,921.96	44,541.39	-	6,438.34	15,452.01	-9,013.67	-2,305,919.39
29 ELECTROLUVE S.A	1	3	44,541.39	32,091.23	-	16,751.93	25,361.64	-8,609.71	-2,314,529.10
30 SECURITY EXPRESS S.A	0	3	32,091.23	51,506.70	-	373.07	8,953.58	-8,580.52	-2,323,109.61
31 CONSTRUCTORA ALIANZA BURSATIL	2	3	51,506.70	7,500.00	-	5,687.25	13,666.47	-8,009.22	-2,331,118.84
32 CM TOURS & REPRESENTACIONES S	2	3	46,019.40	29,845.29	-	420.38	6,377.36	-6,377.36	-2,337,486.20
33 PROVEC S.A	1	3	29,845.29	45,654.91	-	4,200.88	5,868.96	-5,614.84	-2,349,416.68
34 DISTRIBUIDORA LAS FLORES S.R.L	2	3	45,654.91	19,529.88	-	244.12	8,796.93	-5,131.54	-2,354,548.22
35 SERVICIO DE TRANSPORTE MIURA S	0	3	10,628.93	-	-	3,895.38	8,628.90	-5,033.52	-2,359,581.74
36 MANUFACTURAS PLAY BOY S.R.L.	1	3	11,210.03	-	-	320.63	4,929.32	-4,929.32	-2,364,511.07
37 INDUSTRIAS RR S.A	1	3	19,529.88	19,529.88	-	-	5,142.56	-4,821.93	-2,369,332.99
38 MOLINERA PROGRESO S.A	2	3	14,661.54	-	-	-	4,492.58	-4,492.58	-2,373,825.57
39 MANESCAR TEXTIL S.A	2	3	14,381.51	-	-	-	3,804.90	-3,804.90	-2,377,630.48
40 PROYECTOS DE COMUNICACION S.A.	0	3	8,215.54	-	-	-	5,270.50	-3,137.97	-2,381,304.75
41 C.D.L. TRADING E.I.R.L.	1	3	8,570.93	-	-	-	3,325.93	-3,119.42	-2,387,562.13
42 LOC CONTRATISTAS GENERALES S.A	0	3	7,487.63	-	-	-	3,893.36	-2,285.66	-2,389,847.79
43 NEGOCIOS Y ACTIVIDADES ADUANER	0	3	12,683.01	-	-	-	-	-	-
44 CARRILLO E HIJOS S.R. LTDA	2	3	20,646.20	20,646.20	-	2,519.59	6,193.86	-4,492.58	-2,391,304.75
45 CORPORACION DE SERVICIOS GENER	2	3	17,968.33	17,968.33	-	2,132.53	5,270.50	-3,137.97	-2,384,442.71
46 CORPORACION DE INDUSTRIAS CERA	1	3	5,543.21	-	-	206.57	3,325.93	-3,119.42	-2,387,562.13
47 ENGINEERING RESEARCH GOOD OPTI	2	3	6,488.94	-	-	1,607.70	3,893.36	-2,285.66	-2,389,847.79

CLIENTES EN JUDICIAL A NOVIEMBRE 2000  
 CON CLASIFICACIONES MENORES A DUDOSO  
 (EN US\$ DOLARES)

CLIENTES	CLASIF		OBLIGAC. TOTALES AL 04.12.00 EQUIV. US\$	VALUACION REAL DE GARANTIAS EQUIV. US\$	GARANTIAS MUY RAPIDA REALIZACION EQUIV. US\$	PROV. EXISTENTE AL 31.10.00 EQUIV. US\$	PROVISION REQUERIDA DUDOSO EQUIV. US\$	DEFICIT EQUIV. US\$	DEFICIT ACUMLADO EQUIV. US\$
	ACT	PROP							
48 MESSINA INVERSIONES S.A.C	1	3	7.753,10	7.753,10	-	93,45	2.325,93	-2.232,48	-2.392.080,27
49 CORPORACION PACIFICO TRADE S.A	2	3	4.886,43	-	-	1.221,61	2.931,86	-1.710,25	-2.393.790,52
50 TRANSGLOBE S.A.	2	3	4.539,82	-	-	1.134,96	2.723,89	-1.588,93	-2.395.379,45
51 LE MONDE S.A.	2	3	4.160,82	-	-	1.002,89	2.496,37	-1.493,48	-2.396.872,93
52 A. QUEIROLO M. S.A. AGENCIA DE BREMMAO & CIA SRL	1	3	2.594,74	-	-	96,47	1.556,85	-1.460,37	-2.398.333,31
53 ESTACION DE SERVICIOS LA PERLA COMERCIAL FERRETERA IND EDHEC	2	3	4.166,58	-	-	1.041,65	2.499,95	-1.458,30	-2.399.791,60
54 ESTACION DE SERVICIOS LA PERLA COMERCIAL FERRETERA IND EDHEC	1	3	2.124,65	-	-	26,56	1.274,79	-1.248,23	-2.401.039,63
55 COMERCIAL FERRETERA IND EDHEC	2	3	5.178,99	5.178,99	-	647,38	1.553,70	-906,32	-2.401.546,15
56 V.G SERVICIOS S.A.	0	3	2.695,81	2.695,81	-	-	808,74	-808,74	-2.402.754,90
57 CASA BISSANZ DEL PERU S.A.	2	3	3.593,64	3.593,64	-	449,21	1.078,09	-628,88	-2.403.383,78
58 OPTIMA REPRESENTACIONES S.A.	1	3	599,40	-	-	161,01	359,04	-198,03	-2.403.581,81
<b>TOTAL</b>			<b>7.299.556,29</b>	<b>3.349.173,51</b>	<b>1.765,28</b>	<b>970.605,54</b>	<b>3.374.187,34</b>	<b>-2.403.581,81</b>	

TIPO DE CAMBIO SBS DIC. 2000: 3.53

Revercreditos/Paolajudicial/jud2000/judoct