



BUILDING SUSTAINABLE  
**GROWTH**  
International Banking



# Peru: Corporate and Commercial Banking

**Francisco Sardón de Taboada**

SVP, Head of Corporate Banking and Capital Markets,  
Scotiabank Peru

# Corporate and Commercial

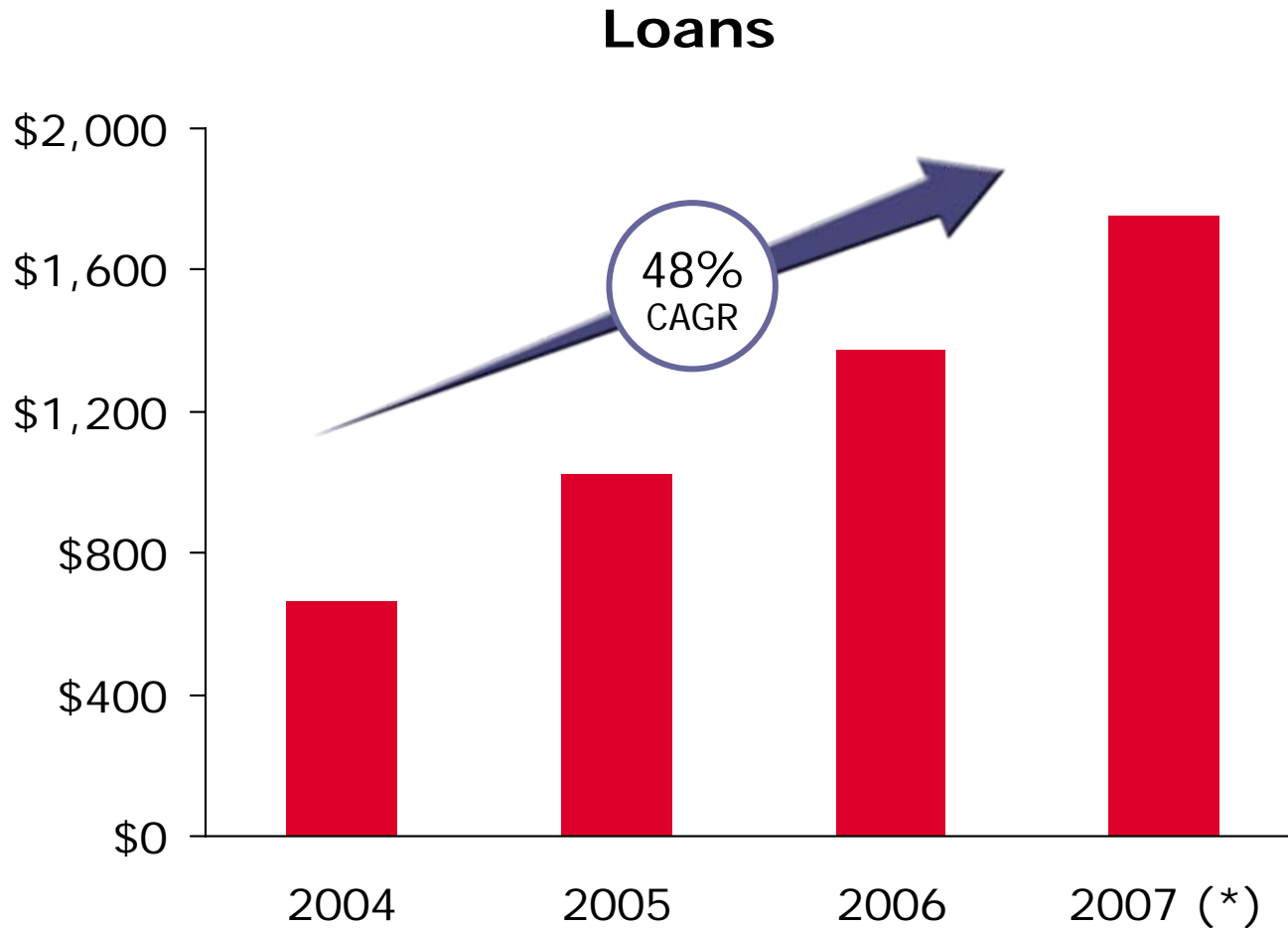
## Monthly Income

Affluent	> US\$ 5,000
Emerging Affluent	US\$ 1,200 - US\$ 5,000
Mass Market	US\$ 400 - US\$ 1,200
Emerging Borrowers and Transactors	< US\$ 400

## Annual Sales

Corporate	> US\$ 30 million
Commercial	US\$ 2 million – US\$ 30 million
Small Companies	US\$ 300,000 – US\$ 2 million
Micro Companies	< US\$ 300,000
Institutions	Financial, Public and Private

# Strong Growth

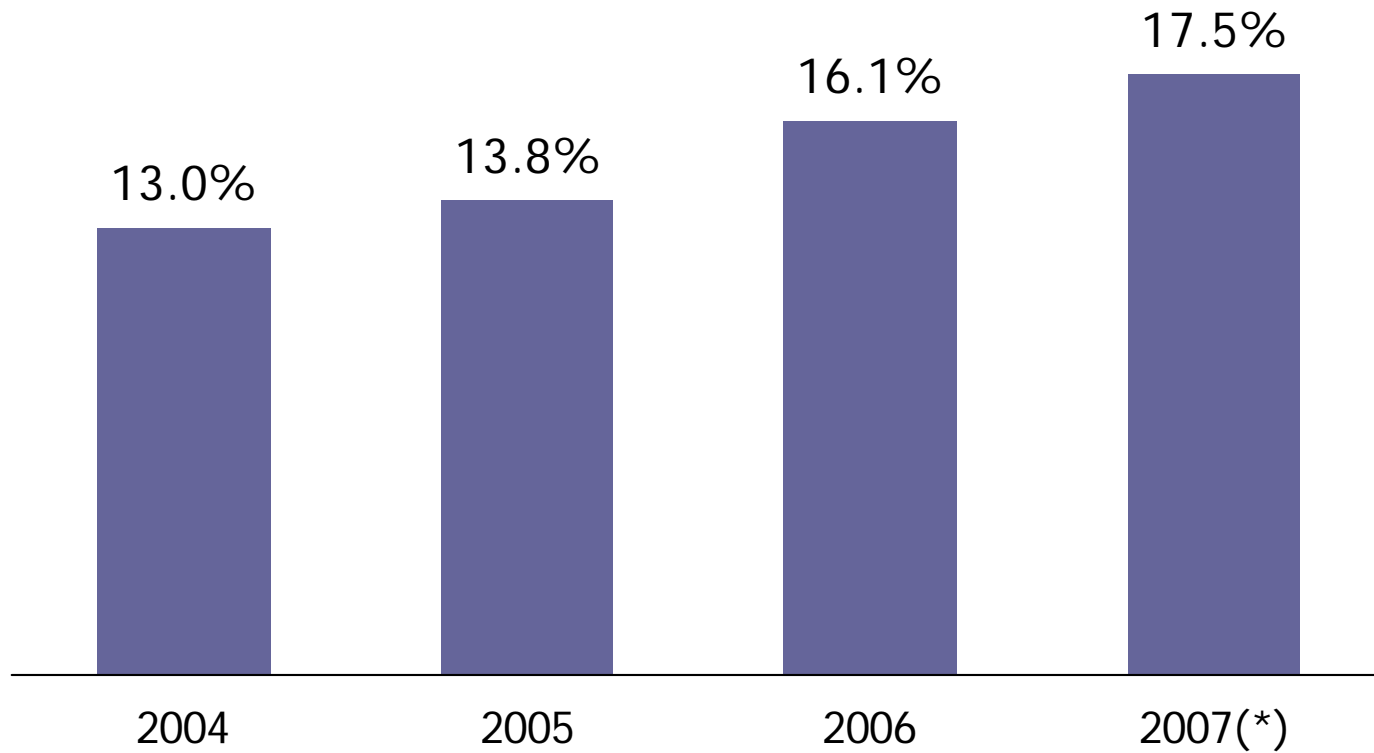


(\*) As of July 31, 2007

Tripled size of loan portfolio in 2.5 years

# Increased Market Share

## Share of Corporate and Commercial Lending

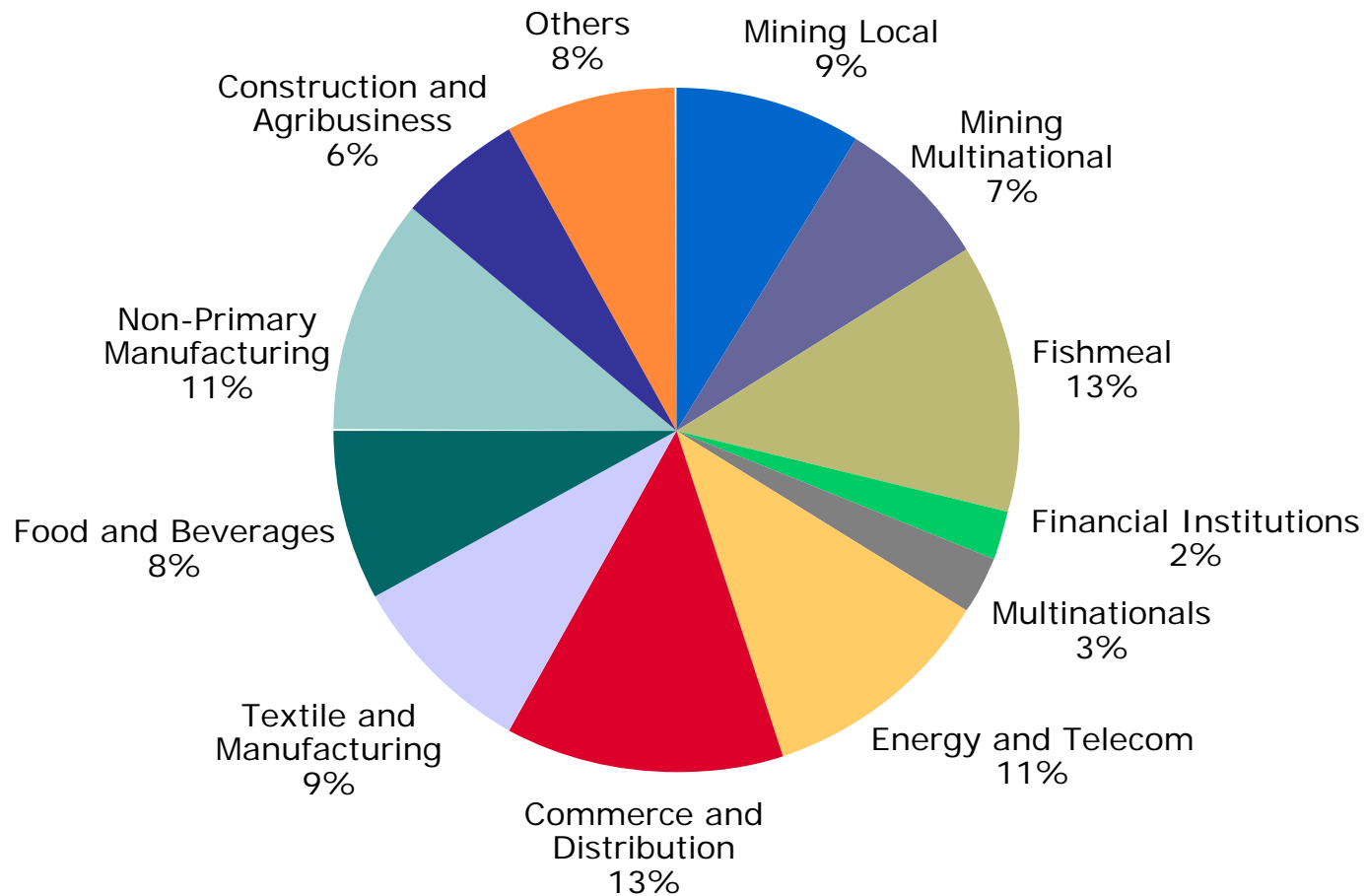


(\*) As of July, 2007



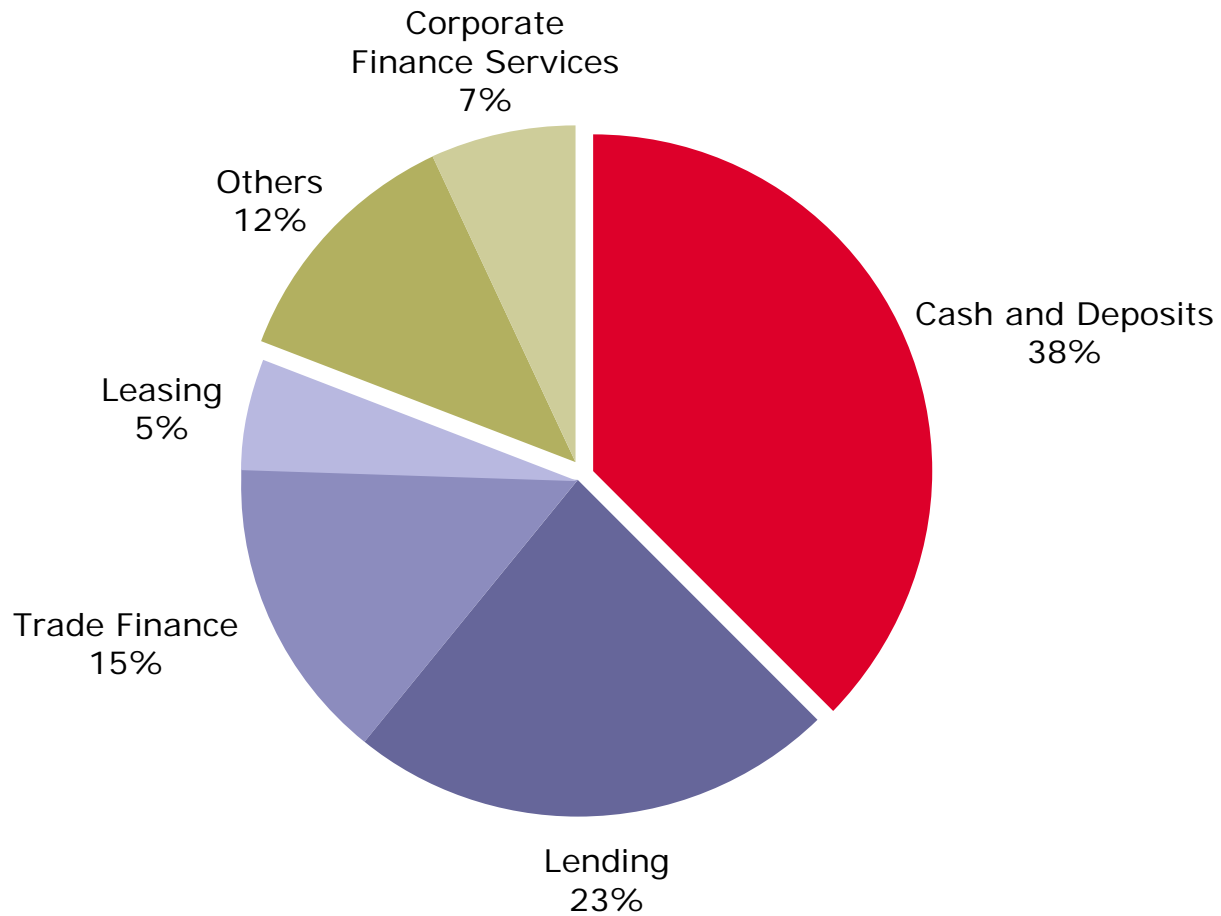
# Well-Diversified Portfolio

## Portfolio US \$ 1.8 Billion



# Balanced Revenue Base

## Revenue by Product



# Success in the Medium-Term Loan Market



The Techint Group

**USD 15,000,000**

(Out of US\$ 50 million)

**Medium Term Loan**

Co- Lender



January 2007



**USD 40,000,000**

(Out of US\$ 120 million)

**Medium Term Leasing**

Co- Arranger and Lender



April 2007



**USD 46,000,000**

(Out of US\$ 96 million)

**Medium Term Leasing**

Co- Lender



October 2007



**USD 15,000,000**

(Out of US\$ 55 million)

**Medium Term Loan**

Co- Lender



July 2007



**USD 75,000,000**

(Out of US\$ 150 million)

**Medium Term Loan**

Co- Arranger and Lender



May 2007



**USD 25,000,000**

**Medium Term Loan**

Arranger and Lender



June 2007



**USD 50,000,000**

(Out of US\$ 100 million)

**Bridge Loan for Acquisitions**

Co- Arranger and Lender



June 2007



**USD 25,000,000**

**Medium Term Loan**

Arranger and Lender



June 2007

# Acquiring New Relationships

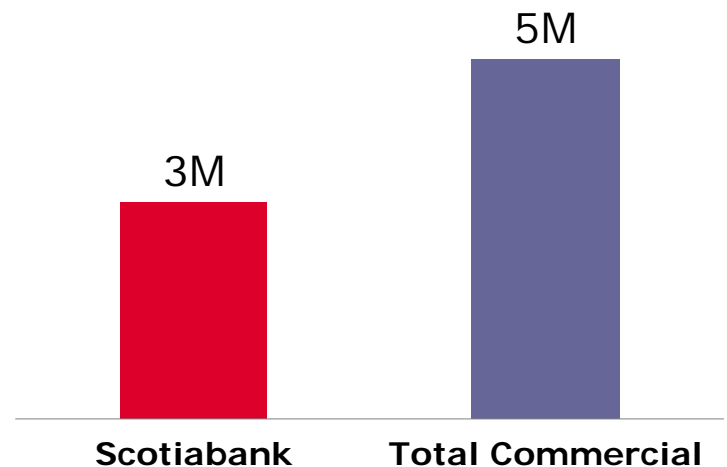
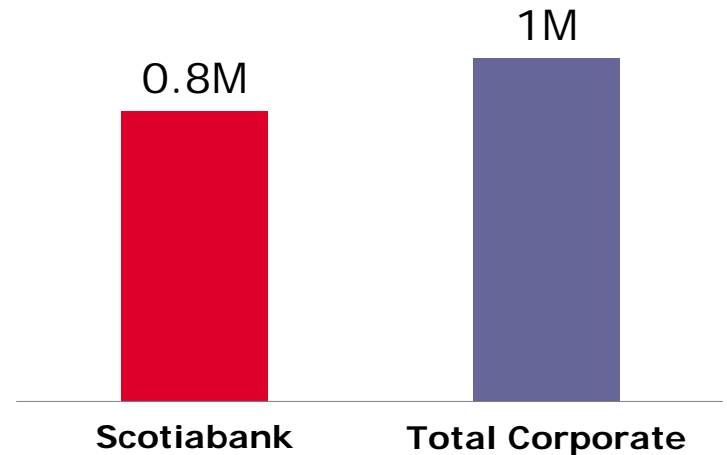
## Corporate

- Acquired 150 new corporate accounts in last 2 years
- Relationships with 80% of companies with sales above US\$ 30 million

## Commercial

- Acquired 325 new accounts
- Relationships with 60% of companies with sales between US\$2-30 million

## Number of Customers



# Value from Scotiabank

- Scotia Capital
  - Leveraging relationships with mining sector
  - Joint marketing
  - Structuring deals
- International Corporate and Commercial Banking
  - Support throughout the transaction cycle
- Global Risk Management
  - Credit approval
  - Market risk



Right balance between growth and risk

# Next Steps

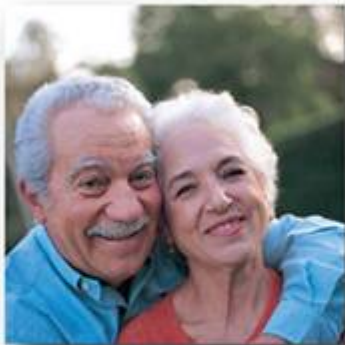
## Consolidate the Corporate and Commercial Platform Through:

- State-of-the-art product offering
- Improving response time
- Providing tailored solutions



Scotiabank  
Perú





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