

CREDICORP BANK, S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,055,014.49	1,006,245.56	1,015,547.90	1,051,721.04	1,088,338.81	1,112,815.01	1,205,862.30	1,160,268.31	1,278,541.28
ACTIVOS LIQUIDOS	298,944.75	238,278.08	252,270.31	240,863.16	249,628.13	220,320.52	228,843.96	191,347.22	300,764.95
TOTAL DE PRESTAMOS	546,086.09	556,711.65	564,550.95	606,683.07	621,811.22	651,408.07	693,655.49	716,850.92	726,611.51
LOCALES	541,682.87	548,074.97	555,532.60	588,996.43	602,115.15	626,612.62	656,985.99	691,203.39	706,009.82
EXTRANJEROS	4,403.22	8,636.67	9,018.35	17,686.64	19,696.07	24,795.44	36,669.50	25,647.53	20,601.70
TOTAL DE INVERSIONES	160,828.29	162,543.25	150,016.36	154,469.70	157,954.73	180,681.20	224,794.16	191,280.71	184,343.54
TOTAL DE DEPOSITOS	898,124.48	844,201.16	842,885.12	877,536.37	909,922.42	917,125.10	997,421.99	958,858.62	1,045,820.66
LOCALES	744,731.20	680,714.87	680,274.94	699,795.64	730,784.00	721,658.50	757,177.50	760,783.48	858,362.25
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	713,678.11	648,361.35	649,968.92	676,841.66	676,008.18	664,015.26	698,857.87	699,219.38	792,208.15
DEPOSITOS DE BANCOS	31,053.09	32,353.52	30,306.01	22,953.97	54,775.82	57,643.24	58,319.62	61,564.10	66,154.10
EXTRANJEROS	153,393.29	163,486.29	162,610.18	177,740.74	179,138.42	195,466.60	240,244.50	198,075.14	187,458.41
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	134,064.24	135,075.50	135,515.80	149,889.64	159,030.06	167,390.66	214,881.62	167,671.38	166,968.72
DEPOSITOS DE BANCOS	19,329.04	28,410.79	27,094.39	27,851.10	20,108.37	28,075.94	25,362.88	30,403.75	20,489.69
PATRIMONIO TOTAL	106,810.01	111,687.45	115,627.24	118,082.95	124,367.72	130,740.46	133,192.27	120,945.65	128,024.15
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,019,590.52	1,021,637.94	994,750.34	1,033,025.34	1,071,676.65	1,059,530.28	1,110,705.10	1,105,994.68	1,183,440.04
ACTIVOS GENERADORES DE INGRESOS	676,037.49	714,733.91	701,540.38	740,222.42	743,340.17	775,672.08	816,508.48	834,642.20	845,360.51
TOTAL DE PRESTAMOS	528,889.03	548,784.45	544,788.23	570,131.99	583,948.66	604,059.86	629,103.22	661,766.99	674,211.37
TOTAL DE INVERSIONES	147,148.46	165,949.46	156,752.15	170,090.43	159,391.51	171,612.22	187,405.26	172,875.21	171,149.14
PATRIMONIO TOTAL	100,219.89	104,390.22	106,667.50	110,121.00	115,588.86	121,213.96	124,409.76	119,514.30	126,195.93
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	47,652.27	11,368.63	23,714.14	35,609.06	47,918.26	12,658.70	25,932.29	39,574.51	53,458.68
EGRESOS DE OPERACIONES	32,533.65	6,316.31	11,985.11	17,703.80	23,588.03	6,206.74	12,495.17	19,059.12	25,379.47
INGRESO NETO DE INTERESES	15,118.61	5,052.32	11,729.03	17,905.26	24,330.23	6,451.97	13,437.12	20,515.39	28,079.20

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OTROS INGRESOS	35,138.12	7,466.50	17,671.72	25,750.75	35,884.30	8,864.52	20,344.50	28,558.77	39,556.16
INGRESO DE OPERACIONES	50,256.73	12,518.82	29,400.76	43,656.01	60,214.53	15,316.49	33,781.61	49,074.16	67,635.36
EGRESOS GENERALES	29,781.28	8,381.58	17,204.44	25,363.81	34,133.93	9,094.90	18,940.64	28,107.99	38,554.26
UTILIDAD ANTES DE PROVISIONES	20,475.45	4,137.24	12,196.32	18,292.20	26,080.61	6,221.59	14,840.97	20,966.17	29,081.10
UTILIDAD DEL PERIODO	14,120.23	3,080.92	9,384.66	14,363.01	20,500.81	4,833.38	11,637.66	16,629.80	23,326.83
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,834.24	4,808.63	3,552.41	3,424.55	4,441.87	3,122.76	2,431.04	3,449.88	5,121.80
TOTAL PROVISIONES PARA PRESTAMOS	11,880.44	11,873.81	12,291.95	12,926.90	14,143.95	14,782.01	14,857.00	15,392.45	16,243.92
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.89	0.86	0.63	0.56	0.71	0.48	0.35	0.48	0.70
PROVISIONES / PRESTAMOS VENCIDOS (%)	245.76	246.93	346.02	377.48	318.42	473.36	611.14	446.17	317.15
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.18	2.13	2.18	2.13	2.27	2.27	2.14	2.15	2.24
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.12	11.10	11.39	11.23	11.43	11.75	11.05	10.42	10.01
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.11	15.53	16.18	15.51	15.95	15.71	14.50	13.32	14.05
PATRIMONIO / PRESTAMOS TOTALES (%)	19.56	20.06	20.48	19.46	20.00	20.07	19.20	16.87	17.62
INDICE DE ADECUACION DE CAPITAL	16.78	17.14	17.78	14.08	13.67	14.19	12.86	11.09	14.28
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	33.29	28.23	29.93	27.45	27.43	24.02	22.94	19.96	28.76
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	28.34	23.68	24.84	22.90	22.94	19.80	18.98	16.49	23.52
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	51.19	47.48	47.73	45.05	44.79	43.72	45.48	39.90	46.39
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.09	1.72	2.68	2.59	2.76	2.49	2.85	2.66	2.76
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.38	1.21	1.89	1.85	1.91	1.82	2.10	2.00	1.97
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.09	11.81	17.60	17.39	17.74	15.95	18.71	18.55	18.48
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.05	6.36	6.76	6.41	6.45	6.53	6.35	6.32	6.32
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.81	3.53	3.42	3.19	3.17	3.20	3.06	3.04	3.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.24	2.83	3.34	3.23	3.27	3.33	3.29	3.28	3.32

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ZONA LIBRE	6.72	6.30	6.17	6.32	6.20	6.54	6.46	6.52	6.10
RESTO DEL PAIS	7.42	7.70	6.77	6.82	6.64	6.50	6.27	6.32	6.24
AL POR MENOR	7.37	7.48	7.46	7.27	7.24	7.17	7.27	7.16	6.96
CONSUMO									
VIVIENDA HIPOTECARIA	4.56	4.66	4.38	4.27	4.55	4.27	4.00	4.20	4.29
PRESTAMO PERSONAL AUTO	6.92	6.68	6.45	6.75	6.72	6.87	6.84	6.73	6.70
PRESTAMO PERSONAL	7.49	7.27	7.51	7.24	7.30	7.25	7.14	6.96	6.90
TARJETA DE CREDITO	18.43	18.36	18.05	18.02	18.39	18.43	18.94	18.25	18.34
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.89	3.69	3.51	3.40	3.28	3.30	3.28	3.32	3.28
PERSONA JURIDICA	3.22	3.08	2.96	2.72	2.64	2.72	2.89	3.06	2.65