

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,088,338.81	1,112,815.01	1,205,862.30	1,160,268.31	1,278,541.28	1,313,202.30	1,362,776.50	0.00	0.00
ACTIVOS LIQUIDOS	249,628.13	220,320.52	228,843.96	191,347.22	300,764.95	217,103.59	259,944.04	0.00	0.00
TOTAL DE PRESTAMOS	621,811.22	651,408.07	693,655.49	716,850.92	726,611.51	773,161.87	809,890.84	0.00	0.00
LOCALES	602,115.15	626,612.62	656,985.99	691,203.39	706,009.82	750,630.58	773,430.92	0.00	0.00
EXTRANJEROS	19,696.07	24,795.44	36,669.50	25,647.53	20,601.70	22,531.29	36,459.92	0.00	0.00
TOTAL DE INVERSIONES	157,954.73	180,681.20	224,794.16	191,280.71	184,343.54	218,971.81	216,982.71	0.00	0.00
TOTAL DE DEPOSITOS	909,922.42	917,125.10	997,421.99	958,858.62	1,045,820.66	1,068,772.73	1,087,284.57	0.00	0.00
LOCALES	730,784.00	721,658.50	757,177.50	760,783.48	858,362.25	854,423.21	883,288.12	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	676,008.18	664,015.26	698,857.87	699,219.38	792,208.15	786,026.40	803,816.48	0.00	0.00
DEPOSITOS DE BANCOS	54,775.82	57,643.24	58,319.62	61,564.10	66,154.10	68,396.81	79,471.64	0.00	0.00
EXTRANJEROS	179,138.42	195,466.60	240,244.50	198,075.14	187,458.41	214,349.52	203,996.46	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	159,030.06	167,390.66	214,881.62	167,671.38	166,968.72	186,218.82	187,558.12	0.00	0.00
DEPOSITOS DE BANCOS	20,108.37	28,075.94	25,362.88	30,403.75	20,489.69	28,130.70	16,438.33	0.00	0.00
PATRIMONIO TOTAL	124,367.72	130,740.46	133,192.27	120,945.65	128,024.15	132,685.06	139,420.74	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,071,676.65	1,059,530.28	1,110,705.10	1,105,994.68	1,183,440.04	1,213,008.66	1,284,319.40	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	743,340.17	775,672.08	816,508.48	834,642.20	845,360.51	912,111.47	972,661.60	0.00	0.00
TOTAL DE PRESTAMOS	583,948.66	604,059.86	629,103.22	661,766.99	674,211.37	712,284.97	751,773.17	0.00	0.00
TOTAL DE INVERSIONES	159,391.51	171,612.22	187,405.26	172,875.21	171,149.14	199,826.50	220,888.43	0.00	0.00
PATRIMONIO TOTAL	115,588.86	121,213.96	124,409.76	119,514.30	126,195.93	131,712.76	136,306.51	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	47,918.26	12,658.70	25,932.29	39,574.51	53,458.68	14,063.25	29,837.38	0.00	0.00
EGRESOS DE OPERACIONES	23,588.03	6,206.74	12,495.17	19,059.12	25,379.47	7,223.66	14,815.49	0.00	0.00
INGRESO NETO DE INTERESES	24,330.23	6,451.97	13,437.12	20,515.39	28,079.20	6,839.59	15,021.89	0.00	0.00

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OTROS INGRESOS	35,884.30	8,864.52	20,344.50	28,558.77	39,556.16	9,435.08	20,932.67	0.00	0.00
INGRESO DE OPERACIONES	60,214.53	15,316.49	33,781.61	49,074.16	67,635.36	16,274.67	35,954.56	0.00	0.00
EGRESOS GENERALES	34,133.93	9,094.90	18,940.64	28,107.99	38,554.26	10,224.94	22,353.47	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	26,080.61	6,221.59	14,840.97	20,966.17	29,081.10	6,049.73	13,601.09	0.00	0.00
UTILIDAD DEL PERIODO	20,500.81	4,833.38	11,637.66	16,629.80	23,326.83	4,835.94	10,510.25	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,441.87	3,122.76	2,431.04	3,449.88	5,121.80	5,159.34	4,855.95	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	14,143.95	14,782.01	14,857.00	15,392.45	16,243.92	16,764.90	17,031.36	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.71	0.48	0.35	0.48	0.70	0.67	0.60	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	318.42	473.36	611.14	446.17	317.15	324.94	350.73	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.27	2.27	2.14	2.15	2.24	2.17	2.10	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.43	11.75	11.05	10.42	10.01	10.10	10.23	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.95	15.71	14.50	13.32	14.05	13.37	13.58	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	20.00	20.07	19.20	16.87	17.62	17.16	17.21	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	13.67	14.19	12.86	11.09	14.28	13.55	15.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	27.43	24.02	22.94	19.96	28.76	20.31	23.91	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	22.94	19.80	18.98	16.49	23.52	16.53	19.07	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.79	43.72	45.48	39.90	46.39	40.80	43.86	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.76	2.49	2.85	2.66	2.76	2.12	2.16	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.91	1.82	2.10	2.00	1.97	1.59	1.64	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	17.74	15.95	18.71	18.55	18.48	14.69	15.42	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.45	6.53	6.35	6.32	6.32	6.17	6.14	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.17	3.20	3.06	3.04	3.00	3.17	3.05	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.27	3.33	3.29	3.28	3.32	3.00	3.09	0.00	0.00

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ZONA LIBRE	6.20	6.54	6.46	6.52	6.10	6.11	6.06	0.00	0.00
RESTO DEL PAIS	6.64	6.50	6.27	6.32	6.24	6.14	6.03	0.00	0.00
AL POR MENOR	7.24	7.17	7.27	7.16	6.96	6.89	6.95	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.55	4.27	4.00	4.20	4.29	4.24	4.45	0.00	0.00
PRESTAMO PERSONAL AUTO	6.72	6.87	6.84	6.73	6.70	6.85	6.60	0.00	0.00
PRESTAMO PERSONAL	7.30	7.25	7.14	6.96	6.90	6.74	6.37	0.00	0.00
TARJETA DE CREDITO	18.39	18.43	18.94	18.25	18.34	18.94	19.45	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.28	3.30	3.28	3.32	3.28	3.19	3.21	0.00	0.00
PERSONA JURIDICA	2.64	2.72	2.89	3.06	2.65	2.63	2.64	0.00	0.00