

CREDICORP BANK, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,614,950.23	1,580,925.68	1,595,615.07	1,617,377.99	1,677,422.45	1,686,613.70	1,699,610.05	1,659,036.27	0.00
ACTIVOS LIQUIDOS	242,078.52	188,604.83	180,214.22	198,192.39	228,400.89	224,767.47	248,937.48	205,390.64	0.00
TOTAL DE PRESTAMOS	956,483.53	982,088.95	1,009,187.09	1,032,407.27	1,058,736.22	1,083,902.38	1,086,667.45	1,092,375.20	0.00
LOCALES	934,976.26	961,173.55	990,229.75	1,015,945.83	1,043,964.45	1,069,732.84	1,072,336.02	1,077,947.44	0.00
EXTRANJEROS	21,507.27	20,915.40	18,957.34	16,461.44	14,771.77	14,169.54	14,331.42	14,427.76	0.00
TOTAL DE INVERSIONES	332,926.52	328,778.56	326,760.72	306,757.76	305,885.46	292,524.75	275,066.79	273,825.79	0.00
TOTAL DE DEPOSITOS	1,258,193.80	1,210,104.14	1,215,582.40	1,219,366.50	1,242,326.57	1,232,629.82	1,224,265.06	1,181,849.86	0.00
LOCALES	1,006,258.85	969,127.64	979,422.75	994,830.17	1,022,041.92	1,010,197.48	1,022,013.18	986,175.68	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	911,946.31	881,096.48	889,245.08	913,604.35	927,532.46	921,404.55	902,025.09	870,762.55	0.00
DEPOSITOS DE BANCOS	94,312.54	88,031.16	90,177.67	81,225.82	94,509.46	88,792.93	119,988.09	115,413.14	0.00
EXTRANJEROS	251,934.95	240,976.50	236,159.64	224,536.33	220,284.65	222,432.35	202,251.88	195,674.17	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	232,252.01	220,410.15	217,259.64	205,333.87	201,015.76	203,042.57	181,343.05	176,506.05	0.00
DEPOSITOS DE BANCOS	19,682.94	20,566.35	18,900.00	19,202.46	19,268.89	19,389.78	20,908.82	19,168.13	0.00
PATRIMONIO TOTAL	178,954.21	191,986.23	190,985.34	185,033.40	190,507.44	195,746.05	202,872.59	205,527.18	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,560,368.34	1,524,808.16	1,558,616.16	1,586,290.29	1,646,186.34	1,633,769.69	1,647,612.56	1,638,207.13	0.00
ACTIVOS GENERADORES DE INGRESOS	1,204,347.16	1,247,687.33	1,273,315.99	1,311,350.37	1,327,015.87	1,343,647.32	1,348,841.02	1,352,683.01	0.00
TOTAL DE PRESTAMOS	911,987.67	929,527.29	955,698.91	988,879.84	1,007,609.87	1,032,995.66	1,047,927.27	1,062,391.24	0.00
TOTAL DE INVERSIONES	292,359.48	318,160.04	317,617.07	322,470.53	319,405.99	310,651.65	300,913.76	290,291.78	0.00
PATRIMONIO TOTAL	164,052.95	174,694.68	177,343.72	184,532.39	184,730.83	193,866.14	196,928.97	195,280.29	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	67,779.80	18,095.75	36,557.55	55,469.38	75,009.88	19,314.24	39,509.89	59,687.51	0.00
EGRESOS DE OPERACIONES	33,792.84	11,389.24	20,269.57	28,694.29	37,706.00	8,809.85	17,956.53	26,964.92	0.00

INGRESO NETO DE INTERESES	33,986.96	6,706.50	16,287.97	26,775.10	37,303.89	10,504.39	21,553.36	32,722.59	0.00
OTROS INGRESOS	43,698.75	18,360.50	29,471.53	38,439.26	47,156.39	8,717.80	20,318.19	28,296.54	0.00
INGRESO DE OPERACIONES	77,685.71	25,067.00	45,759.50	65,214.35	84,460.28	19,222.19	41,871.55	61,019.13	0.00
EGRESOS GENERALES	43,993.60	13,893.71	26,414.86	38,148.56	50,360.40	11,932.05	25,241.74	36,383.88	0.00
UTILIDAD ANTES DE PROVISIONES	33,692.11	11,173.29	19,344.64	27,065.79	34,099.88	7,290.14	16,629.81	24,635.25	0.00
UTILIDAD DEL PERIODO	29,910.75	10,866.79	12,530.86	19,839.70	24,926.59	6,411.61	15,084.71	21,750.68	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	9,326.67	14,480.09	7,623.47	10,641.55	14,209.67	16,862.43	8,696.13	45,190.31	0.00
TOTAL PROVISIONES PARA PRESTAMOS	17,307.66	16,526.63	20,359.13	19,497.65	19,310.52	19,176.51	16,672.98	17,403.84	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.98	1.47	0.76	1.03	1.34	1.56	0.80	4.14	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	185.57	114.13	267.06	183.22	135.90	113.72	191.73	38.51	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.81	1.68	2.02	1.89	1.82	1.77	1.53	1.59	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.08	12.14	11.97	11.44	11.36	11.61	11.94	12.39	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.88	14.65	14.30	13.82	13.96	14.22	14.90	15.04	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.71	19.55	18.92	17.92	17.99	18.06	18.67	18.81	0.00
INDICE DE ADECUACION DE CAPITAL	16.21	15.46	14.99	14.58	16.03	15.14	15.23	21.28	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	19.24	15.59	14.83	16.25	18.38	18.23	20.33	17.38	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.99	11.93	11.29	12.25	13.62	13.33	14.65	12.38	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.70	42.76	41.71	41.41	43.01	41.97	42.80	40.55	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.48	3.48	1.97	2.02	1.88	1.91	2.24	2.14	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.92	2.85	1.61	1.67	1.51	1.57	1.83	1.77	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.23	24.88	14.13	14.34	13.49	13.23	15.32	14.85	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.63	5.80	5.74	5.64	5.65	5.75	5.86	5.88	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.81	3.65	3.18	2.92	2.84	2.62	2.66	2.66	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.82	2.15	2.56	2.72	2.81	3.13	3.20	3.23	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	56.63	55.43	57.73	58.50	59.63	62.07	60.28	59.63	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.63	5.89	4.63	3.91	3.55	2.60	3.01	2.79	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	728.00	733.00	743.00	742.00	731.00	719.00	722.00	712.00	0.00
NUMERO DE SUCURSALES	28.00	28.00	28.00	28.00	27.00	26.00	27.00	26.00	0.00
PRESTAMOS / EMPLEADOS	1,313.85	1,339.82	1,358.26	1,391.38	1,448.34	1,507.51	1,505.08	1,534.23	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,728.29	1,650.89	1,636.05	1,643.35	1,699.49	1,714.37	1,695.66	1,659.90	0.00
UTILIDAD NETA / EMPLEADOS	41.09	14.83	16.87	26.74	34.10	8.92	20.89	30.55	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.25	7.64	4.86	4.00	3.87	6.69	6.52	2.58	0.00

PRESTAMOS (%)	10.26	11.99	11.86	9.21	10.69	10.37	7.68	5.81	0.00
LOCALES (%)	9.54	11.62	11.38	8.85	11.66	11.29	8.29	6.10	0.00
EXTRANJEROS (%)	54.25	32.20	44.10	37.06	(31.32)	(32.25)	(24.40)	(12.35)	0.00
DEPOSITOS (%)	6.02	6.11	4.24	2.37	(1.26)	1.86	0.71	(3.08)	0.00
LOCALES (%)	4.53	5.15	4.04	4.82	1.57	4.24	4.35	(0.87)	0.00
EXTRANJEROS (%)	12.42	10.18	5.06	(7.25)	(12.56)	(7.70)	(14.36)	(12.85)	0.00
PATRIMONIO (%)	19.98	21.97	16.67	0.54	6.46	1.96	6.22	11.08	0.00
UTILIDAD NETA (%)	25.83	34.98	(10.80)	(5.12)	(16.66)	(41.00)	20.38	9.63	0.00
CLASIFICACION PRESTAMOS									
NORMAL	925,704.20	950,140.82	1,009,848.26	993,617.18	1,039,399.01	1,055,685.42	1,066,946.77	1,037,735.31	0.00
MENCION ESPECIAL	32,002.03	25,527.65	9,339.21	34,912.25	9,777.55	22,860.57	17,260.84	27,148.26	0.00
SUBNORMAL	9,500.17	15,280.73	4,776.66	17,938.17	24,470.62	10,535.24	8,500.73	28,802.79	0.00
DUDOSO	3,873.68	4,054.30	2,867.71	2,654.11	1,797.48	9,846.91	3,466.67	4,784.33	0.00
IRRECUPERABLE	2,711.11	3,612.09	2,714.38	2,783.21	2,602.08	4,150.76	7,165.41	11,308.35	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.65	5.63	5.71	5.64	5.53	5.64	5.72	6.07	0.00
AL POR MENOR	6.19	6.27	6.26	6.27	6.25	6.33	6.35	6.42	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.27	4.46	4.56	4.54	4.57	4.62	4.71	4.79	0.00
PRESTAMO PERSONAL AUTO	6.52	6.44	6.33	6.24	6.18	6.11	6.10	6.07	0.00
PRESTAMO PERSONAL	5.99	5.91	5.92	5.92	5.94	5.92	5.99	6.20	0.00
TARJETA DE CREDITO	18.17	18.11	18.01	17.87	17.78	17.74	17.66	17.18	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.21	3.22	3.22	3.24	3.23	3.27	3.29	3.30	0.00
PERSONA JURIDICA	3.13	3.10	3.08	3.07	3.16	3.21	3.23	3.23	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016