

CREDICORP BANK, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,677,422.45	1,686,613.70	1,699,610.05	1,659,036.27	1,667,390.54	1,673,511.70	1,719,456.66	1,673,840.23	1,728,049.63
ACTIVOS LIQUIDOS	228,400.89	224,767.47	248,937.48	205,390.64	219,529.10	186,842.18	236,457.29	177,226.82	232,420.27
TOTAL DE PRESTAMOS	1,058,736.22	1,083,902.38	1,086,667.45	1,092,375.20	1,101,153.73	1,120,089.39	1,121,003.55	1,144,671.77	1,141,261.12
LOCALES	1,043,964.45	1,069,732.84	1,072,336.02	1,077,947.44	1,080,355.09	1,105,197.71	1,107,624.02	1,134,034.98	1,132,493.47
EXTRANJEROS	14,771.77	14,169.54	14,331.42	14,427.76	20,798.64	14,891.68	13,379.53	10,636.80	8,767.65
TOTAL DE INVERSIONES	305,885.46	292,524.75	275,066.79	273,825.79	265,583.87	273,174.08	267,071.11	257,639.79	255,570.01
TOTAL DE DEPOSITOS	1,242,326.57	1,232,629.82	1,224,265.06	1,181,849.86	1,187,238.44	1,177,347.24	1,210,396.23	1,145,586.93	1,197,189.58
LOCALES	1,022,041.92	1,010,197.48	1,022,013.18	986,175.68	993,511.70	986,377.03	1,009,933.61	960,717.26	1,019,930.14
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	927,532.46	921,404.55	902,025.09	870,762.55	893,019.41	882,291.38	882,073.90	860,392.51	919,983.66
DEPOSITOS DE BANCOS	94,509.46	88,792.93	119,988.09	115,413.14	100,492.29	104,085.65	127,859.71	100,324.75	99,946.48
EXTRANJEROS	220,284.65	222,432.35	202,251.88	195,674.17	193,726.75	190,970.21	200,462.63	184,869.67	177,259.43
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	201,015.76	203,042.57	181,343.05	176,506.05	173,729.86	171,425.65	170,777.09	164,323.48	156,070.58
DEPOSITOS DE BANCOS	19,268.89	19,389.78	20,908.82	19,168.13	19,996.88	19,544.56	29,685.53	20,546.19	21,188.85
PATRIMONIO TOTAL	190,507.44	195,746.05	202,872.59	205,527.18	211,973.12	220,010.12	225,570.70	228,083.59	236,179.24
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,646,186.34	1,633,769.69	1,647,612.56	1,638,207.13	1,672,406.49	1,680,062.70	1,709,533.36	1,666,438.25	1,697,720.09
ACTIVOS GENERADORES DE INGRESOS	1,327,015.87	1,343,647.32	1,348,841.02	1,352,683.01	1,365,679.64	1,384,845.30	1,374,904.45	1,384,256.28	1,381,784.36
TOTAL DE PRESTAMOS	1,007,609.87	1,032,995.66	1,047,927.27	1,062,391.24	1,079,944.97	1,101,995.88	1,103,835.50	1,118,523.49	1,121,207.42
TOTAL DE INVERSIONES	319,405.99	310,651.65	300,913.76	290,291.78	285,734.66	282,849.41	271,068.95	265,732.79	260,576.94
PATRIMONIO TOTAL	184,730.83	193,866.14	196,928.97	195,280.29	201,240.28	207,878.08	214,221.65	216,805.38	224,076.18
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	75,009.88	19,314.24	39,509.89	59,687.51	79,924.26	19,898.99	40,515.28	61,231.86	82,481.26
EGRESOS DE OPERACIONES	37,706.00	8,809.85	17,956.53	26,964.92	36,688.01	10,805.78	21,099.68	31,951.60	42,854.47

ACTIVOS (%)	3.87	6.69	6.52	2.58	(0.60)	(0.78)	1.17	0.89	3.64
PRESTAMOS (%)	10.69	10.37	7.68	5.81	4.01	3.34	3.16	4.79	3.64
LOCALES (%)	11.66	11.29	8.29	6.10	3.49	3.32	3.29	5.20	4.83
EXTRANJEROS (%)	(31.32)	(32.25)	(24.40)	(12.35)	40.80	5.10	(6.64)	(26.28)	(57.85)
DEPOSITOS (%)	(1.26)	1.86	0.71	(3.08)	(4.43)	(4.48)	(1.13)	(3.07)	0.84
LOCALES (%)	1.57	4.24	4.35	(0.87)	(2.79)	(2.36)	(1.18)	(2.58)	2.66
EXTRANJEROS (%)	(12.56)	(7.70)	(14.36)	(12.85)	(12.06)	(14.14)	(0.88)	(5.52)	(8.50)
PATRIMONIO (%)	6.46	1.96	6.22	11.08	11.27	12.40	11.19	10.97	11.42
UTILIDAD NETA (%)	(16.66)	(41.00)	20.38	9.63	18.80	(12.58)	(1.90)	(6.86)	(5.61)
CLASIFICACION PRESTAMOS									
NORMAL	1,039,399.01	1,055,685.42	1,066,946.77	1,037,735.31	1,063,502.36	1,074,819.59	1,095,982.73	1,105,861.33	1,100,337.19
MENCION ESPECIAL	9,777.55	22,860.57	17,260.84	27,148.26	20,179.93	30,664.28	31,013.08	39,492.00	37,563.27
SUBNORMAL	24,470.62	10,535.24	8,500.73	28,802.79	15,624.82	8,535.81	4,426.70	7,465.79	8,461.89
DUDOSO	1,797.48	9,846.91	3,466.67	4,784.33	4,127.28	12,359.42	1,807.63	4,211.25	3,920.57
IRRECUPERABLE	2,602.08	4,150.76	7,165.41	11,308.35	15,659.05	11,699.35	4,543.10	4,953.49	6,445.42
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.53	5.64	5.72	6.07	6.08	6.08	6.18	6.06	6.06
AL POR MENOR	6.25	6.33	6.35	6.42	6.64	6.80	7.01	7.08	7.03
CONSUMO									
VIVIENDA HIPOTECARIA	4.57	4.62	4.71	4.79	5.43	4.98	5.02	5.14	5.19
PRESTAMO PERSONAL AUTO	6.18	6.11	6.10	6.07	6.02	6.09	6.07	6.10	6.09
PRESTAMO PERSONAL	5.94	5.92	5.99	6.20	6.23	6.21	6.22	6.24	6.28
TARJETA DE CREDITO	17.78	17.74	17.66	17.18	15.79	17.60	17.58	17.54	17.46
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.23	3.27	3.29	3.30	3.45	3.57	3.64	3.72	3.80
PERSONA JURIDICA	3.16	3.21	3.23	3.23	3.34	3.47	3.53	3.62	3.71