

CREDICORP BANK, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,667,390.54	1,673,511.70	1,715,486.74	1,673,840.23	1,728,049.63	1,717,928.08	1,762,926.71	1,754,127.78	0.00
ACTIVOS LIQUIDOS	219,529.10	186,842.18	236,457.29	177,226.82	232,420.27	200,754.98	245,255.29	213,477.36	0.00
TOTAL DE PRESTAMOS	1,101,153.73	1,120,089.39	1,121,003.55	1,144,671.77	1,141,261.12	1,137,854.50	1,144,278.40	1,167,122.59	0.00
LOCALES	1,080,355.09	1,105,197.71	1,107,624.02	1,134,034.98	1,132,493.47	1,129,081.66	1,134,282.96	1,158,718.71	0.00
EXTRANJEROS	20,798.64	14,891.68	13,379.53	10,636.80	8,767.65	8,772.85	9,995.44	8,403.88	0.00
TOTAL DE INVERSIONES	265,583.87	273,174.08	267,631.81	257,639.79	255,570.01	266,306.93	275,096.31	277,453.09	0.00
TOTAL DE DEPOSITOS	1,187,238.44	1,177,347.24	1,210,396.23	1,145,586.93	1,197,189.58	1,178,280.78	1,210,112.49	1,210,890.02	0.00
LOCALES	993,511.70	986,377.03	1,009,933.61	960,717.26	1,019,930.14	1,002,461.74	1,031,185.24	1,027,731.60	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	893,019.41	882,291.38	882,073.90	860,392.51	919,983.66	907,660.75	931,347.66	932,029.09	0.00
DEPOSITOS DE BANCOS	100,492.29	104,085.65	127,859.71	100,324.75	99,946.48	94,800.98	99,837.58	95,702.52	0.00
EXTRANJEROS	193,726.75	190,970.21	200,462.63	184,869.67	177,259.43	175,819.04	178,927.25	183,158.42	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	173,729.86	171,425.65	170,777.09	164,323.48	156,070.58	154,058.42	155,486.98	156,902.15	0.00
DEPOSITOS DE BANCOS	19,996.88	19,544.56	29,685.53	20,546.19	21,188.85	21,760.62	23,440.27	26,256.28	0.00
PATRIMONIO TOTAL	211,973.12	220,010.12	221,596.42	228,083.59	236,179.24	240,829.76	242,507.84	244,641.74	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,672,406.49	1,680,062.70	1,707,548.39	1,666,438.25	1,697,720.09	1,695,719.89	1,739,206.72	1,713,984.00	0.00
ACTIVOS GENERADORES DE INGRESOS	1,365,679.64	1,384,845.30	1,375,184.80	1,384,256.28	1,381,784.36	1,398,712.45	1,404,005.04	1,423,443.62	0.00
TOTAL DE PRESTAMOS	1,079,944.97	1,101,995.88	1,103,835.50	1,118,523.49	1,121,207.42	1,128,971.95	1,132,640.98	1,155,897.18	0.00
TOTAL DE INVERSIONES	285,734.66	282,849.41	271,349.30	265,732.79	260,576.94	269,740.50	271,364.06	267,546.44	0.00
PATRIMONIO TOTAL	201,240.28	207,878.08	212,234.51	216,805.38	224,076.18	230,419.94	232,052.13	236,362.66	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	79,924.26	19,898.99	40,515.28	61,231.86	82,481.26	20,602.39	42,066.75	63,737.82	0.00
EGRESOS DE OPERACIONES	36,688.01	10,805.78	21,325.35	32,177.26	43,080.13	11,625.30	23,679.88	35,996.26	0.00
INGRESO NETO DE INTERESES	43,236.25	9,093.22	19,189.94	29,054.60	39,401.13	8,977.09	18,386.87	27,741.56	0.00
OTROS INGRESOS	38,038.49	9,189.17	22,705.13	32,985.25	43,755.42	10,461.58	25,823.72	37,026.18	0.00

INGRESO DE OPERACIONES	81,274.74	18,282.38	41,895.07	62,039.84	83,156.55	19,438.67	44,210.59	64,767.75	0.00
EGRESOS GENERALES	46,878.44	11,078.12	23,386.65	36,284.33	48,122.68	11,131.58	24,272.31	35,564.09	0.00
UTILIDAD ANTES DE PROVISIONES	34,396.30	7,204.27	18,508.42	25,755.51	35,033.86	8,307.09	19,938.27	29,203.66	0.00
UTILIDAD DEL PERIODO	29,611.93	5,605.14	14,925.61	20,387.50	28,079.56	6,479.36	14,231.21	21,512.53	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	36,206.77	33,440.39	11,799.04	17,939.15	20,020.39	28,057.88	21,796.97	30,354.33	0.00
TOTAL PROVISIONES PARA PRESTAMOS	17,939.71	17,989.05	16,769.68	17,312.09	15,467.22	15,611.01	14,774.74	16,423.88	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.29	2.99	1.05	1.57	1.75	2.47	1.90	2.60	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	49.55	53.79	142.13	96.50	77.26	55.64	67.78	54.11	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.63	1.61	1.50	1.51	1.36	1.37	1.29	1.41	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.71	13.15	12.92	13.63	13.67	14.02	13.76	13.95	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.51	15.79	15.96	16.26	16.91	17.15	17.09	16.94	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	19.25	19.64	19.77	19.93	20.69	21.17	21.19	20.96	0.00
INDICE DE ADECUACION DE CAPITAL	21.44	22.28	22.74	22.68	23.40	23.24	22.98	22.43	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.49	15.87	19.54	15.47	19.41	17.04	20.27	17.63	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.17	11.16	13.78	10.59	13.45	11.69	13.91	12.17	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.86	39.07	41.65	37.96	40.76	39.64	43.00	40.54	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.17	1.62	2.17	1.96	2.03	1.85	2.03	2.02	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.77	1.33	1.75	1.63	1.65	1.53	1.64	1.67	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.71	10.79	14.07	12.54	12.53	11.25	12.27	12.14	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.85	5.75	5.89	5.90	5.97	5.89	5.99	5.97	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.69	3.12	3.10	3.10	3.12	3.32	3.37	3.37	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.17	2.63	2.79	2.80	2.85	2.57	2.62	2.60	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.68	60.59	55.82	58.49	57.87	57.27	54.90	54.91	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.79	2.65	3.30	3.18	3.17	2.99	3.68	3.47	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	710.00	713.00	703.00	717.00	709.00	706.00	707.00	708.00	0.00
NUMERO DE SUCURSALES	25.00	25.00	24.00	25.00	24.00	23.00	23.00	23.00	0.00
PRESTAMOS / EMPLEADOS	1,550.92	1,570.95	1,594.60	1,596.47	1,609.68	1,611.69	1,618.50	1,648.48	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,672.17	1,651.26	1,721.76	1,597.75	1,688.56	1,668.95	1,711.62	1,710.30	0.00
UTILIDAD NETA / EMPLEADOS	41.71	7.86	21.23	28.43	39.60	9.18	20.13	30.38	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(0.60)	(0.78)	0.93	0.89	3.64	2.65	2.77	4.80	0.00
PRESTAMOS (%)	4.01	3.34	3.16	4.79	3.64	1.59	2.08	1.96	0.00
LOCALES (%)	3.49	3.32	3.29	5.20	4.83	2.16	2.41	2.18	0.00
EXTRANJEROS (%)	40.80	5.10	(6.64)	(26.28)	(57.85)	(41.09)	(25.29)	(20.99)	0.00
DEPOSITOS (%)	(4.43)	(4.48)	(1.13)	(3.07)	0.84	0.08	(0.02)	5.70	0.00

LOCALES (%)	(2.79)	(2.36)	(1.18)	(2.58)	2.66	1.63	2.10	6.98	0.00
EXTRANJEROS (%)	(12.06)	(14.14)	(0.88)	(5.52)	(8.50)	(7.93)	(10.74)	(0.93)	0.00
PATRIMONIO (%)	11.27	12.40	9.23	10.97	11.42	9.46	9.44	7.26	0.00
UTILIDAD NETA (%)	18.80	(12.58)	(1.05)	(6.27)	(5.17)	15.60	(4.65)	5.52	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,063,502.36	1,074,819.59	1,095,982.73	1,105,861.33	1,100,337.19	1,092,705.29	1,109,824.99	1,117,917.19	0.00
MENCION ESPECIAL	20,179.93	30,664.28	31,013.08	39,492.00	37,563.27	34,698.81	28,685.10	36,802.35	0.00
SUBNORMAL	15,624.82	8,535.81	4,426.70	7,465.79	8,461.89	13,177.24	13,220.14	6,796.04	0.00
DUDOSO	4,127.28	12,359.42	1,807.63	4,211.25	3,920.57	4,228.73	3,218.57	15,617.65	0.00
IRRECUPERABLE	15,659.05	11,699.35	4,543.10	4,953.49	6,445.42	8,655.44	4,104.35	6,413.24	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.08	6.08	6.18	6.06	6.06	6.40	6.42	6.50	0.00
AL POR MENOR	6.64	6.80	7.01	7.08	7.03	7.00	7.04	7.09	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.43	4.98	5.02	5.14	5.19	5.21	5.38	5.73	0.00
PRESTAMO PERSONAL AUTO	6.02	6.09	6.07	6.10	6.09	6.11	6.12	6.16	0.00
PRESTAMO PERSONAL	6.23	6.21	6.22	6.24	6.28	6.28	6.32	6.33	0.00
TARJETA DE CREDITO	15.79	17.60	17.58	17.54	17.46	17.38	17.28	17.28	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.45	3.57	3.64	3.72	3.80	3.82	3.85	3.88	0.00
PERSONA JURIDICA	3.34	3.47	3.53	3.62	3.71	3.79	3.82	3.87	0.00