

CREDICORP BANK, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,728,049.63	1,717,928.08	1,759,965.85	1,754,127.78	1,795,740.87	1,814,942.04	1,870,098.60	1,843,190.26	0.00
ACTIVOS LIQUIDOS	232,420.27	200,754.98	245,255.29	213,477.36	232,661.11	225,023.22	260,907.18	214,148.58	0.00
TOTAL DE PRESTAMOS	1,141,261.12	1,137,854.50	1,144,278.40	1,167,122.59	1,178,641.82	1,199,793.44	1,213,981.52	1,238,685.23	0.00
LOCALES	1,132,493.47	1,129,081.66	1,134,282.96	1,158,718.71	1,176,542.71	1,197,756.45	1,211,857.86	1,235,480.70	0.00
EXTRANJEROS	8,767.65	8,772.85	9,995.44	8,403.88	2,099.11	2,036.99	2,123.66	3,204.53	0.00
TOTAL DE INVERSIONES	255,570.01	266,306.93	280,595.49	277,453.09	272,989.91	271,931.12	290,124.82	287,371.42	0.00
TOTAL DE DEPOSITOS	1,197,189.58	1,178,280.78	1,210,112.49	1,210,890.02	1,223,161.06	1,200,627.79	1,221,650.76	1,189,306.07	0.00
LOCALES	1,019,930.14	1,002,461.74	1,031,185.24	1,027,731.60	1,054,273.02	1,028,713.52	1,050,168.25	1,019,209.67	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	1,441.76	1,439.99	0.00
DEPOSITOS DE PARTICULARES	919,983.66	907,660.75	931,347.66	932,029.09	948,330.61	931,549.03	949,089.20	943,427.44	0.00
DEPOSITOS DE BANCOS	99,946.48	94,800.98	99,837.58	95,702.52	105,942.40	97,164.49	99,637.29	74,342.23	0.00
EXTRANJEROS	177,259.43	175,819.04	178,927.25	183,158.42	168,888.04	171,914.27	171,482.51	170,096.40	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	156,070.58	154,058.42	155,486.98	156,902.15	147,845.33	148,315.67	148,693.99	147,743.62	0.00
DEPOSITOS DE BANCOS	21,188.85	21,760.62	23,440.27	26,256.28	21,042.71	23,598.60	22,788.52	22,352.78	0.00
PATRIMONIO TOTAL	236,179.24	240,829.76	239,551.25	244,641.74	249,137.33	258,225.39	266,966.55	267,406.28	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,697,720.09	1,695,719.89	1,737,726.29	1,713,984.00	1,761,895.25	1,766,435.06	1,815,032.23	1,798,659.02	0.00
ACTIVOS GENERADORES DE INGRESOS	1,381,784.36	1,398,712.45	1,406,754.62	1,423,443.62	1,424,231.43	1,437,943.00	1,464,490.12	1,485,316.17	0.00
TOTAL DE PRESTAMOS	1,121,207.42	1,128,971.95	1,132,640.98	1,155,897.18	1,159,951.47	1,168,823.97	1,179,129.96	1,202,903.91	0.00
TOTAL DE INVERSIONES	260,576.94	269,740.50	274,113.65	267,546.44	264,279.96	269,119.03	285,360.15	282,412.26	0.00
PATRIMONIO TOTAL	224,076.18	230,419.94	230,573.84	236,362.66	242,658.28	249,527.58	253,258.90	256,024.01	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	82,481.26	20,602.39	42,066.75	63,737.82	86,283.29	22,479.00	46,225.45	70,277.02	0.00
EGRESOS DE OPERACIONES	43,080.13	11,625.30	23,679.88	35,996.26	49,375.88	13,848.56	30,299.75	45,969.81	0.00
INGRESO NETO DE INTERESES	39,401.13	8,977.09	18,386.87	27,741.56	36,907.41	8,630.44	15,925.71	24,307.21	0.00
OTROS INGRESOS	43,755.42	10,461.58	26,074.56	37,277.02	48,399.24	12,105.61	27,412.54	39,907.71	0.00
INGRESO DE OPERACIONES	83,156.55	19,438.67	44,461.43	65,018.59	85,306.65	20,736.05	43,338.24	64,214.92	0.00
EGRESOS GENERALES	48,122.68	11,131.58	24,272.31	35,564.09	49,009.15	10,596.69	22,833.48	34,804.62	0.00
UTILIDAD ANTES DE PROVISIONES	35,033.86	8,307.09	20,189.11	29,454.50	36,297.50	10,139.36	20,504.77	29,410.30	0.00

UTILIDAD DEL PERIODO	28,079.56	6,479.36	14,482.05	21,763.37	26,164.87	8,305.03	16,233.71	23,109.18	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	20,020.39	28,057.88	21,796.97	30,354.33	29,290.63	33,978.23	28,389.27	34,277.78	0.00
TOTAL PROVISIONES PARA PRESTAMOS	15,467.22	15,611.01	14,774.74	16,423.88	14,582.19	15,830.69	14,903.50	16,403.54	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.75	2.47	1.90	2.60	2.49	2.83	2.34	2.77	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	77.26	55.64	67.78	54.11	49.78	46.59	52.50	47.85	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.36	1.37	1.29	1.41	1.24	1.32	1.23	1.32	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	13.67	14.02	13.61	13.95	13.87	14.23	14.28	14.51	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.91	17.15	16.81	16.94	17.16	17.55	17.75	17.52	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	20.69	21.17	20.93	20.96	21.14	21.52	21.99	21.59	0.00
INDICE DE ADECUACION DE CAPITAL	23.40	23.24	22.98	22.98	22.52	23.58	22.10	21.65	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	19.41	17.04	20.27	17.63	19.02	18.74	21.36	18.01	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.45	11.69	13.94	12.17	12.96	12.40	13.95	11.62	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.76	39.64	43.45	40.54	41.34	41.39	45.11	42.17	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.03	1.85	2.06	2.04	1.84	2.31	2.22	2.07	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.65	1.53	1.67	1.69	1.49	1.88	1.79	1.71	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.53	11.25	12.56	12.28	10.78	13.31	12.82	12.03	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.97	5.89	5.98	5.97	6.06	6.25	6.31	6.31	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.12	3.32	3.37	3.37	3.47	3.85	4.14	4.13	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.85	2.57	2.61	2.60	2.59	2.40	2.17	2.18	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.87	57.27	54.59	54.70	57.45	51.10	52.69	54.20	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.17	2.99	3.71	3.49	3.40	3.37	3.74	3.58	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	709.00	706.00	707.00	708.00	692.00	688.00	691.00	684.00	0.00
NUMERO DE SUCURSALES	24.00	23.00	23.00	23.00	22.00	21.00	21.00	20.00	0.00
PRESTAMOS / EMPLEADOS	1,609.68	1,611.69	1,618.50	1,648.48	1,703.24	1,743.89	1,756.85	1,810.94	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,688.56	1,668.95	1,711.62	1,710.30	1,767.57	1,745.10	1,767.95	1,738.75	0.00
UTILIDAD NETA / EMPLEADOS	39.60	9.18	20.48	30.74	37.81	12.07	23.49	33.79	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.64	2.65	2.59	4.80	3.92	5.65	6.26	5.08	0.00
PRESTAMOS (%)	3.64	1.59	2.08	1.96	3.28	5.44	6.09	6.13	0.00
LOCALES (%)	4.83	2.16	2.41	2.18	3.89	6.08	6.84	6.62	0.00
EXTRANJEROS (%)	(57.85)	(41.09)	(25.29)	(20.99)	(76.06)	(76.78)	(78.75)	(61.87)	0.00
DEPOSITOS (%)	0.84	0.08	(0.02)	5.70	2.17	1.90	0.95	(1.78)	0.00
LOCALES (%)	2.66	1.63	2.10	6.98	3.37	2.62	1.84	(0.83)	0.00
EXTRANJEROS (%)	(8.50)	(7.93)	(10.74)	(0.93)	(4.72)	(2.22)	(4.16)	(7.13)	0.00
PATRIMONIO (%)	11.42	9.46	8.10	7.26	5.49	7.22	11.44	9.31	0.00
UTILIDAD NETA (%)	(5.17)	15.60	(2.97)	6.75	(6.82)	28.18	12.10	6.18	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,100,337.19	1,092,705.29	1,109,824.99	1,117,917.19	1,116,774.46	1,119,135.29	1,143,697.11	1,165,640.92	0.00

MENCION ESPECIAL	37,563.27	34,698.81	28,685.10	36,802.35	48,595.43	64,659.69	58,169.83	56,858.03	0.00
SUBNORMAL	8,461.89	13,177.24	13,220.14	6,796.04	20,938.71	18,143.03	17,132.30	18,081.93	0.00
DUDOSO	3,920.57	4,228.73	3,218.57	15,617.65	2,015.90	7,542.99	4,056.42	5,556.63	0.00
IRRECUPERABLE	6,445.42	8,655.44	4,104.35	6,413.24	4,899.50	6,143.13	5,829.36	8,951.28	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.06	6.40	6.42	6.50	6.61	6.68	6.66	6.62	0.00
AL POR MENOR	7.03	7.00	7.04	7.09	7.05	7.06	7.14	7.06	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.19	5.21	5.38	5.73	5.90	5.89	5.91	5.95	0.00
PRESTAMO PERSONAL AUTO	6.09	6.11	6.12	6.16	6.16	6.19	6.18	6.19	0.00
PRESTAMO PERSONAL	6.28	6.28	6.32	6.33	6.35	6.37	6.40	6.42	0.00
TARJETA DE CREDITO	17.46	17.38	17.28	17.28	17.23	17.21	17.18	17.16	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.80	3.82	3.85	3.88	3.90	3.94	4.04	4.09	0.00
PERSONA JURIDICA	3.71	3.79	3.82	3.87	3.93	4.01	4.06	4.09	0.00