



Credicorp Bank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	296,184.11	281,788.81	296,191.03	276,305.15	291,662.16	279,610.43	299,891.25	290,272.31	296,237.37	
3 Activos Líquidos	52,922.90	49,648.98	57,430.32	44,714.87	50,363.63	37,361.82	54,095.62	45,377.35	46,893.08	
4 Total de Préstamos	194,457.08	180,596.30	185,679.69	177,752.56	180,866.13	182,222.85	169,640.56	174,480.05	180,296.27	
5 Locales	186,807.97	173,676.47	179,840.63	173,874.33	177,124.48	178,259.56	165,812.45	170,396.80	176,326.03	
6 Extranjeros	7,649.11	6,919.82	5,839.06	3,878.23	3,741.64	3,963.29	3,828.12	4,083.26	3,970.24	
7 Total de Inversiones	32,821.76	37,911.17	40,009.06	39,877.77	44,998.02	45,100.51	50,034.85	57,974.66	56,244.97	
8 Total de Depósitos	262,181.58	246,753.36	253,586.08	237,051.77	251,860.35	239,425.86	254,722.34	245,947.12	251,108.71	
9 Locales	193,774.46	180,364.70	193,892.64	180,810.85	200,704.73	182,778.94	210,287.79	203,776.28	214,387.26	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	193,774.46	175,364.70	179,392.64	168,810.46	190,719.37	178,778.94	202,287.79	196,775.28	211,387.26	
12 Depósitos de Bancos	0.00	5,000.00	14,500.00	12,000.38	9,985.36	4,000.00	8,000.00	7,001.00	3,000.00	
13 Extranjeros	68,407.12	66,388.66	59,693.44	56,240.92	51,155.61	56,646.93	44,434.55	42,170.84	36,721.45	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	10,046.55	7,403.76	7,740.16	8,684.16	51,155.61	9,966.45	10,541.01	6,894.24	7,427.24	
16 Depósitos de Bancos	58,360.57	58,984.90	51,953.28	47,556.76	0.00	46,680.48	33,893.55	35,276.61	29,294.21	
17 Patrimonio Total	25,774.36	27,291.10	30,618.54	31,640.71	31,924.82	33,129.09	34,103.27	33,275.26	34,099.38	
18 PROMEDIO (12 MESES)										
19 Total de Activos	296,184.11	281,788.81	296,191.03	276,305.15	293,923.14	280,699.62	298,041.14	283,288.73	293,949.77	
20 Activos Generadores de Ingresos	227,278.84	218,507.47	225,688.75	217,630.33	226,571.49	222,915.41	222,682.08	225,042.52	231,202.69	
21 Total de Prestamos	194,457.08	180,596.30	185,679.69	177,752.56	187,661.61	181,409.57	177,660.13	176,116.30	180,581.20	
22 Total de Inversiones	32,821.76	37,911.17	40,009.06	39,877.77	38,909.89	41,505.84	45,021.95	48,926.21	50,621.49	
23 Patrimonio Total	25,774.36	27,291.10	30,618.54	31,640.71	28,849.59	30,210.09	32,360.91	32,457.99	33,012.10	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	23,183.89	4,777.59	9,256.67	13,975.57	18,405.96	4,252.13	8,662.41	12,970.06	17,303.02	
26 Egreso de Operaciones	18,906.37	3,763.61	7,430.56	11,098.55	14,542.63	3,335.46	6,577.64	9,253.89	12,094.94	



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27 Ingreso Neto de Intereses	4,277.52	1,013.99	1,826.11	2,877.01	3,863.33	916.67	2,084.77	3,716.16	5,208.08			
28 Otros Ingresos	3,001.91	1,975.51	2,640.91	3,808.34	5,774.92	1,735.40	3,355.06	4,907.79	6,743.19			
29 Ingreso de Operaciones	7,279.43	2,989.50	4,467.02	6,685.35	9,638.26	2,652.07	5,439.83	8,623.96	11,951.27			
30 Egresos Generales	5,298.42	1,343.02	2,366.72	3,646.98	4,971.72	1,400.69	2,781.28	4,606.75	6,404.10			
31 Utilidad antes de Provisiones	1,981.02	1,646.48	2,100.30	3,038.38	4,666.54	1,251.39	2,658.55	4,017.21	5,534.62			
32 Utilidad del Periodo	786.33	1,624.58	1,672.14	2,560.22	3,297.57	1,201.39	1,438.79	2,322.51	3,239.92			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	56,666.85	38,708.64	16,715.14	28,265.52	35,999.28	35,793.70	19,048.84	20,542.46	26,987.96			
35 Total Provisiones Para Préstamos	2,122.59	1,925.26	2,330.23	2,364.15	3,247.62	3,297.62	2,752.43	3,227.36	3,708.26			
36 Préstamos Vencidos / Préstamos Totales (%)	29.14	21.43	9.00	15.90	19.90	19.64	11.23	11.77	14.97			
37 Provisiones / Préstamos Vencidos (%)	3.75	4.97	13.94	8.36	9.02	9.21	14.45	15.71	13.74			
38 Provisiones para Préstamos / Préstamos Totales (%)	1.09	1.07	1.25	1.33	1.80	1.81	1.62	1.85	2.06			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	8.70	9.68	10.34	11.45	10.95	11.85	11.37	11.46	11.51			
41 Patrimonio / Activos Generadores de Ing. (%)	11.34	12.49	13.57	14.54	14.13	14.57	15.52	14.31	14.42			
42 Patrimonio / Préstamos Totales (%)	13.25	15.11	16.49	17.80	17.65	18.18	20.10	19.07	18.91			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	20.19	20.12	22.65	18.86	20.00	15.60	21.24	18.45	18.67			
45 Activos Líquidos / Activos Totales (%)	17.87	17.62	19.39	16.18	17.27	13.36	18.04	15.63	15.83			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	32.70	35.48	38.42	35.69	37.86	34.44	40.88	42.02	41.07			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.97	1.48	1.57	1.46	2.16	1.29	1.38	1.40			
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	2.31	1.13	1.24	1.12	1.71	0.97	1.09	1.10			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	23.81	10.92	10.79	11.43	15.91	8.89	9.54	9.81			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	8.75	8.20	8.56	8.12	7.63	7.78	7.68	7.48			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	6.89	6.58	6.80	6.42	5.99	5.91	5.48	5.23			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.86	1.62	1.76	1.71	1.64	1.87	2.20	2.25			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	44.92	52.98	54.55	51.58	52.81	51.13	53.42	53.59			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.62	2.34	2.33	2.55	3.11	3.01	2.91	2.92			
56 PRODUCTIVIDAD												
57 Número de Empleados	132.00	128.00	124.00	127.00	127.00	135.00	217.00	208.00	210.00			
58 Número de Sucursales	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00			
59 Préstamos / Empleados	1,473.16	1,410.91	1,497.42	1,399.63	1,424.14	1,349.80	781.75	838.85	858.55			
60 Depósitos Totales / Empleados	1,986.22	1,927.76	2,045.05	1,866.55	1,983.15	1,773.52	1,173.84	1,182.44	1,195.76			
61 Utilidad Neta / Empleados	0.00	12.69	13.49	20.16	25.97	8.90	6.63	11.17	15.43			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	-1.53	-0.77	1.25	5.05	1.57			
64 Préstamos (%)	0.00	0.00	0.00	0.00	-6.99	0.90	-8.64	-1.84	-0.32			
65 Locales (%)	0.00	0.00	0.00	0.00	-5.18	2.64	-7.80	-2.00	-0.45			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-51.08	-42.73	-34.44	5.29	6.11			
67 Depósitos (%)	0.00	0.00	0.00	0.00	-3.94	-2.97	0.45	3.75	-0.30			
68 Locales (%)	0.00	0.00	0.00	0.00	3.58	1.34	8.46	12.70	6.82			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-25.22	-14.67	-25.56	-25.02	-28.22			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	23.86	21.39	11.38	5.17	6.81			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-26.05	-13.96	-9.28	-1.75			