



Credicorp Bank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002			2003			2004			
	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	291,662.16	279,610.43	299,891.25	290,272.31	296,237.37	316,857.50	307,288.70	309,912.50	325,721.52	
3 Activos Líquidos	50,363.63	37,361.82	54,095.62	45,377.35	46,893.08	70,463.62	55,446.06	54,473.34	51,734.77	
4 Total de Préstamos	180,866.13	182,222.85	169,640.56	174,480.05	180,296.27	183,021.01	185,929.19	186,758.39	198,655.16	
5 Locales	177,124.48	178,259.56	165,812.45	170,396.80	176,326.03	179,198.36	182,127.18	182,953.17	194,895.89	
6 Extranjeros	3,741.64	3,963.29	3,828.12	4,083.26	3,970.24	3,822.66	3,802.01	3,805.21	3,759.26	
7 Total de Inversiones	44,998.02	45,100.51	50,034.85	57,974.66	56,244.97	46,800.36	51,594.21	54,409.48	57,312.90	
8 Total de Depósitos	251,860.35	239,425.86	254,722.34	245,947.12	251,108.71	272,475.67	263,311.09	264,005.95	278,856.16	
9 Locales	200,704.73	182,778.94	210,287.79	203,776.28	214,387.26	220,808.01	224,500.39	216,767.49	234,794.90	
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	190,719.37	178,778.94	202,287.79	196,775.28	211,387.26	215,857.97	219,750.39	212,767.49	228,794.90	
12 Depósitos de Bancos	9,985.36	4,000.00	8,000.00	7,001.00	3,000.00	4,950.04	4,750.00	4,000.00	6,000.00	
13 Extranjeros	51,155.61	56,646.93	44,434.55	42,170.84	36,721.45	51,667.66	38,810.70	47,238.46	44,061.26	
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	9,394.96	9,966.45	10,541.01	6,894.24	7,427.24	9,616.89	9,797.06	9,862.75	13,736.84	
16 Depósitos de Bancos	41,760.65	46,680.48	33,893.55	35,276.61	29,294.21	42,050.77	29,013.64	37,375.71	30,324.42	
17 Patrimonio Total	31,924.82	33,129.09	34,103.27	33,275.26	34,099.38	35,449.27	35,461.16	36,276.57	35,550.18	
18 PROMEDIO (12 MESES)										
19 Total de Activos	293,923.14	280,699.62	298,041.14	283,288.73	293,949.77	298,233.97	303,589.98	300,092.41	310,979.44	
20 Activos Generadores de Ingresos	226,571.49	222,915.41	222,682.08	225,042.52	231,202.69	228,572.36	228,599.40	236,811.29	246,254.65	
21 Total de Prestamos	187,661.61	181,409.57	177,660.13	176,116.30	180,581.20	182,621.93	177,784.87	180,619.22	189,475.71	
22 Total de Inversiones	38,909.89	41,505.84	45,021.95	48,926.21	50,621.49	45,950.43	50,814.53	56,192.07	56,778.93	
23 Patrimonio Total	28,849.59	30,210.09	32,360.91	32,457.99	33,012.10	34,289.18	34,782.21	34,775.91	34,824.78	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	18,405.96	4,252.13	8,662.41	12,970.06	17,303.02	4,439.78	9,401.05	13,967.67	18,480.30	
26 Egreso de Operaciones	14,542.63	3,335.46	6,577.64	9,253.89	12,094.94	2,700.38	5,428.19	7,991.05	10,573.22	



Credicorp Bank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002		2003				2004			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
27 Ingreso Neto de Intereses	3,863.33	916.67	2,084.77	3,716.16	5,208.08	1,739.40	3,972.86	5,976.62	7,907.08	
28 Otros Ingresos	5,774.92	1,735.40	3,355.06	4,907.79	6,743.19	1,495.31	2,887.47	3,756.46	6,117.19	
29 Ingreso de Operaciones	9,638.26	2,652.07	5,439.83	8,623.96	11,951.27	3,234.72	6,860.33	9,733.08	14,024.27	
30 Egresos Generales	4,971.72	1,400.69	2,781.28	4,606.75	6,404.10	1,945.90	4,084.15	5,962.80	8,250.67	
31 Utilidad Antes de Provisiones	4,666.54	1,251.39	2,658.55	4,017.21	5,547.17	1,288.82	2,776.17	3,770.28	5,773.60	
32 Utilidad del Periodo	3,297.57	1,201.39	1,438.79	2,322.51	3,252.48	1,088.82	1,796.72	2,790.83	3,814.07	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	36,603.02	36,587.62	19,889.16	21,545.10	27,998.35	22,989.28	15,229.03	18,032.39	17,840.90	
35 Total Provisiones Para Préstamos	3,247.62	3,297.62	2,752.43	3,227.36	3,708.26	3,908.26	3,345.20	3,145.93	4,049.73	
36 Préstamos Vencidos / Préstamos Totales (%)	20.24	20.08	11.72	12.35	15.53	12.56	8.19	9.66	8.98	
37 Provisiones / Préstamos Vencidos (%)	8.87	9.01	13.84	14.98	13.24	17.00	21.97	17.45	22.70	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.80	1.81	1.62	1.85	2.06	2.14	1.80	1.68	2.04	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	10.95	11.85	11.37	11.46	11.51	11.19	11.54	11.71	10.91	
41 Patrimonio / Activos Generadores de Ing. (%)	14.13	14.57	15.52	14.31	14.42	15.42	14.93	15.04	13.89	
42 Patrimonio / Préstamos Totales (%)	17.65	18.18	20.10	19.07	18.91	19.37	19.07	19.42	17.90	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	20.00	15.60	21.24	18.45	18.67	25.86	21.06	20.63	18.55	
45 Activos Líquidos / Activos Totales (%)	17.27	13.36	18.04	15.63	15.83	22.24	18.04	17.58	15.88	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	37.86	34.44	40.88	42.02	41.07	43.04	40.65	41.24	39.11	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.46	2.16	1.29	1.38	1.41	1.91	1.57	1.57	1.55	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.12	1.71	0.97	1.09	1.11	1.46	1.18	1.24	1.23	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	11.43	15.91	8.89	9.54	9.85	12.70	10.33	10.70	10.95	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.12	7.63	7.78	7.68	7.48	7.77	8.22	7.86	7.50	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.42	5.99	5.91	5.48	5.23	4.73	4.75	4.50	4.29	



Credicorp Bank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002		2003				2004			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.71	1.64	1.87	2.20	2.25	3.04	3.48	3.37	3.21	
54 Egresos Generales / Ingresos de Operaciones (%)	51.58	52.81	51.13	53.42	53.59	60.16	59.53	61.26	58.83	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.55	3.11	3.01	2.91	2.92	2.62	2.53	2.12	2.48	
56 PRODUCTIVIDAD										
57 Número de Empleados	127.00	135.00	217.00	208.00	210.00	223.00	222.00	217.00	217.00	
58 Número de Sucursales	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	0.00	
59 Préstamos / Empleados	1,424.14	1,349.80	781.75	838.85	858.55	820.72	837.52	860.64	915.46	
60 Depósitos Totales / Empleados	1,983.15	1,773.52	1,173.84	1,182.44	1,195.76	1,221.86	1,186.09	1,216.62	1,285.05	
61 Utilidad Neta / Empleados	25.97	8.90	6.63	11.17	15.49	4.88	8.09	12.86	17.58	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-1.53	-0.77	1.25	5.05	1.57	13.32	2.47	6.77	9.95	
64 Préstamos (%)	-6.99	0.90	-8.64	-1.84	-0.32	0.44	9.60	7.04	10.18	
65 Locales (%)	-5.18	2.64	-7.80	-2.00	-0.45	0.53	9.84	7.37	10.53	
66 Extranjeros (%)	-51.08	-42.73	-34.44	5.29	6.11	-3.55	-0.68	-6.81	-5.31	
67 Depósitos (%)	-3.94	-2.97	0.45	3.75	-0.30	13.80	3.37	7.34	11.05	
68 Locales (%)	3.58	1.34	8.46	12.70	6.82	20.81	6.76	6.38	9.52	
69 Extranjeros (%)	-25.22	-14.67	-25.56	-25.02	-28.22	-8.79	-12.66	12.02	19.99	
70 Patrimonio (%)	23.86	21.39	11.38	5.17	6.81	7.00	3.98	9.02	4.25	
71 Utilidad Neta (%)	100,333.76	-26.05	-13.96	-9.28	-1.37	-9.37	24.88	20.16	17.27	