



Credicorp Bank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004			2005			
	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	296,237.37	316,857.50	307,288.70	309,912.50	325,721.52	338,584.37	346,132.10	373,890.72	354,290.48	
3 Activos Líquidos	46,893.08	70,463.62	55,446.06	54,473.34	51,734.77	55,377.23	61,139.59	90,825.55	60,570.56	
4 Total de Préstamos	180,296.27	183,021.01	185,929.19	186,758.39	198,655.16	207,466.33	210,317.20	208,439.89	211,367.86	
5 Locales	176,326.03	179,198.36	182,127.18	182,953.17	194,895.89	203,644.03	206,733.65	204,884.72	207,901.17	
6 Extranjeros	3,970.24	3,822.66	3,802.01	3,805.21	3,759.26	3,822.30	3,583.55	3,555.16	3,466.69	
7 Total de Inversiones	56,244.97	46,800.36	51,594.21	54,409.48	57,312.90	57,824.44	60,452.42	60,062.99	62,274.22	
8 Total de Depósitos	251,108.71	272,475.67	263,311.09	264,005.95	278,856.16	286,715.73	294,979.65	321,292.33	301,186.64	
9 Locales	214,387.26	220,808.01	224,500.39	216,767.49	234,794.90	233,305.56	252,388.87	259,350.06	267,695.78	
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	211,387.26	215,857.97	219,750.39	212,767.49	228,794.90	209,532.62	227,531.74	238,162.08	248,055.00	
12 Depósitos de Bancos	3,000.00	4,950.04	4,750.00	4,000.00	6,000.00	23,772.94	24,857.13	21,187.99	19,640.79	
13 Extranjeros	36,721.45	51,667.66	38,810.70	47,238.46	44,061.26	53,410.17	42,590.78	61,942.27	33,490.85	
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	7,427.24	9,616.89	9,797.06	9,862.75	13,736.84	13,134.42	16,858.86	18,930.13	18,954.76	
16 Depósitos de Bancos	29,294.21	42,050.77	29,013.64	37,375.71	30,324.42	40,275.75	25,731.92	43,012.14	14,536.10	
17 Patrimonio Total	34,099.38	35,449.27	35,461.16	36,276.57	35,550.18	36,465.50	36,751.51	34,985.81	37,347.01	
18 PROMEDIO (12 MESES)										
19 Total de Activos	293,949.77	298,233.97	303,589.98	300,092.41	310,979.44	327,720.94	326,710.40	341,901.61	340,006.00	
20 Activos Generadores de Ingresos	231,202.69	228,572.36	228,599.40	236,811.29	246,254.65	247,556.07	254,146.51	254,835.37	264,805.07	
21 Total de Prestamos	180,581.20	182,621.93	177,784.87	180,619.22	189,475.71	195,243.67	198,123.19	197,599.14	205,011.51	
22 Total de Inversiones	50,621.49	45,950.43	50,814.53	56,192.07	56,778.93	52,312.40	56,023.32	57,236.23	59,793.56	
23 Patrimonio Total	33,012.10	34,289.18	34,782.21	34,775.91	34,824.78	35,957.38	36,106.33	35,631.19	36,448.59	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	17,303.02	4,439.78	9,401.05	13,967.67	18,480.30	4,633.26	9,943.93	15,175.11	20,682.14	
26 Egreso de Operaciones	12,094.94	2,700.38	5,428.19	7,991.05	10,573.22	2,668.89	6,322.03	9,926.98	13,393.47	



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27 Ingreso Neto de Intereses	5,208.08	1,739.40	3,972.86	5,976.62	7,907.08	1,964.37	3,621.91	5,248.13	7,288.67	
28 Otros Ingresos	6,743.19	1,495.31	2,887.47	3,756.46	6,117.19	1,336.02	3,848.13	5,701.09	8,121.12	
29 Ingreso de Operaciones	11,951.27	3,234.72	6,860.33	9,733.08	14,024.27	3,300.39	7,470.04	10,949.21	15,409.78	
30 Egresos Generales	6,404.10	1,945.90	4,084.15	5,962.80	8,250.67	2,150.42	5,209.62	7,596.01	9,981.33	
31 Utilidad Antes de Provisiones	5,547.17	1,288.82	2,776.17	3,770.28	5,773.60	1,149.97	2,260.42	3,353.20	5,428.45	
32 Utilidad del Periodo	3,252.48	1,088.82	1,796.72	2,790.83	3,814.07	1,011.89	1,828.92	2,556.75	4,216.21	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	27,998.35	22,989.28	15,229.03	18,032.39	17,840.90	23,560.78	10,330.18	13,618.91	3,285.16	
35 Total Provisiones Para Préstamos	3,708.26	3,908.26	3,345.20	3,145.93	4,049.73	4,048.91	3,253.74	3,622.68	3,956.59	
36 Préstamos Vencidos / Préstamos Totales (%)	15.53	12.56	8.19	9.66	8.98	11.36	4.91	6.53	1.55	
37 Provisiones / Préstamos Vencidos (%)	13.24	17.00	21.97	17.45	22.70	17.18	31.50	26.60	120.44	
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.06	2.14	1.80	1.68	2.04	1.95	1.55	1.74	1.87	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	11.51	11.19	11.54	11.71	10.91	10.77	10.62	9.36	10.54	
41 Patrimonio / Activos Generadores de Ing. (%)	14.42	15.42	14.93	15.04	13.89	13.75	13.57	13.03	13.65	
42 Patrimonio / Préstamos Totales (%)	18.91	19.37	19.07	19.42	17.90	17.58	17.47	16.78	17.67	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	18.67	25.86	21.06	20.63	18.55	19.31	20.73	28.27	20.11	
45 Activos Líquidos / Activos Totales (%)	15.83	22.24	18.04	17.58	15.88	16.36	17.66	24.29	17.10	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	41.07	43.04	40.65	41.24	39.11	39.48	41.22	46.96	40.79	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.41	1.91	1.57	1.57	1.55	1.64	1.44	1.34	1.59	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.11	1.46	1.18	1.24	1.23	1.24	1.12	1.00	1.24	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	9.85	12.70	10.33	10.70	10.95	11.26	10.13	9.57	11.57	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.48	7.77	8.22	7.86	7.50	7.49	7.83	7.94	7.81	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.23	4.73	4.75	4.50	4.29	4.31	4.98	5.19	5.06	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.25	3.04	3.48	3.37	3.21	3.17	2.85	2.75	2.75			
54 Egresos Generales / Ingresos de Operaciones (%)	53.59	60.16	59.53	61.26	58.83	65.16	69.74	69.37	64.77			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.92	2.62	2.53	2.12	2.48	2.16	3.03	2.98	3.07			
56 PRODUCTIVIDAD												
57 Número de Empleados	210.00	223.00	222.00	217.00	217.00	230.00	239.00	247.00	258.00			
58 Número de Sucursales	7.00	7.00	7.00	7.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	858.55	820.72	837.52	860.64	915.46	902.03	879.99	843.89	819.26			
60 Depósitos Totales / Empleados	1,195.76	1,221.86	1,186.09	1,216.62	1,285.05	1,246.59	1,234.22	1,300.78	1,167.39			
61 Utilidad Neta / Empleados	15.49	4.88	8.09	12.86	17.58	4.40	7.65	10.35	16.34			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	1.57	13.32	2.47	6.77	9.95	6.86	12.64	20.64	8.77			
64 Préstamos (%)	-0.32	0.44	9.60	7.04	10.18	13.36	13.12	11.61	6.40			
65 Locales (%)	-0.45	0.53	9.84	7.37	10.53	13.64	13.51	11.99	6.67			
66 Extranjeros (%)	6.11	-3.55	-0.68	-6.81	-5.31	-0.01	-5.75	-6.57	-7.78			
67 Depósitos (%)	-0.30	13.80	3.37	7.34	11.05	5.23	12.03	21.70	8.01			
68 Locales (%)	6.82	20.81	6.76	6.38	9.52	5.66	12.42	19.64	14.01			
69 Extranjeros (%)	-28.22	-8.79	-12.66	12.02	19.99	3.37	9.74	31.13	-23.99			
70 Patrimonio (%)	6.81	7.00	3.98	9.02	4.25	2.87	3.64	-3.56	5.05			
71 Utilidad Neta (%)	-1.37	-9.37	24.88	20.16	17.27	-7.07	1.79	-8.39	10.54			