



Credicorp Bank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	446,342.83	496,707.50	515,657.98	571,756.23	661,380.81	698,313.35	765,958.01	787,393.58	826,626.70	
Activos Líquidos	86,106.04	120,703.70	104,099.67	116,460.81	155,603.49	193,366.94	228,286.41	192,596.59	203,341.00	
Total de Préstamos	277,383.04	294,214.87	330,118.30	365,374.82	410,469.76	413,478.21	437,616.29	471,462.94	483,163.05	
Locales	273,799.45	290,436.87	325,024.91	360,268.83	403,124.06	407,172.71	431,879.56	463,237.61	476,293.35	
Extranjeros	3,583.59	3,778.00	5,093.39	5,105.98	7,345.70	6,305.50	5,736.73	8,225.34	6,869.70	
Total de Inversiones	63,089.24	63,898.25	62,762.13	65,052.43	62,874.02	62,891.54	67,816.59	97,668.23	100,840.30	
Total de Depósitos	384,496.23	423,490.25	438,043.91	490,568.84	564,661.83	591,965.40	652,682.14	665,192.46	696,284.19	
Locales	329,405.18	349,264.18	377,143.26	409,899.51	476,820.00	496,440.93	548,209.11	556,328.76	589,074.88	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	306,090.83	327,316.97	350,133.98	382,376.79	436,130.41	458,438.87	523,403.64	521,528.75	541,313.71	
Depósitos de Bancos	23,314.36	21,947.21	27,009.28	27,522.73	40,689.59	38,002.06	24,805.48	34,800.01	47,761.17	
Extranjeros	55,091.05	74,226.07	60,900.65	80,669.32	87,841.83	95,524.48	104,473.03	108,863.70	107,209.30	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	33,105.44	39,225.61	40,792.18	50,880.94	56,967.97	66,492.82	78,316.22	80,040.06	84,088.27	
Depósitos de Bancos	21,985.61	35,000.46	20,108.47	29,788.38	30,873.86	29,031.65	26,156.81	28,823.64	23,121.03	
Patrimonio Total	42,731.59	44,044.39	46,879.61	48,032.86	50,693.78	61,158.76	66,310.09	74,090.28	73,970.18	
PROMEDIO (12 MESES)										
Total de Activos	400,316.65	444,646.74	458,710.68	499,719.29	553,861.82	597,510.43	640,807.99	679,574.90	744,003.75	
Activos Generadores de Ingresos	307,057.18	322,908.90	346,961.92	378,812.89	406,908.03	417,241.43	449,156.66	499,779.21	528,673.56	
Total de Prestamos	244,375.45	261,187.36	285,660.09	314,573.98	343,926.40	353,846.54	383,867.29	418,418.88	446,816.40	
Total de Inversiones	62,681.73	61,721.54	61,301.83	64,238.91	62,981.63	63,394.89	65,289.36	81,360.33	81,857.16	
Patrimonio Total	40,039.30	41,331.33	43,364.64	44,694.85	46,712.69	52,601.57	56,594.85	61,061.57	62,331.98	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	25,811.51	7,743.22	16,489.88	25,686.77	35,877.05	10,347.96	20,813.14	32,290.99	44,076.82	
Egreso de Operaciones	16,593.78	6,082.51	12,678.95	19,517.26	27,852.29	9,186.95	17,678.69	25,225.73	32,088.13	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	9,217.73	1,660.71	3,810.94	6,169.51	8,024.76	1,161.01	3,134.45	7,065.25	11,988.69
Otros Ingresos	11,563.58	3,450.97	9,222.53	13,924.30	20,519.00	8,981.85	16,125.80	21,563.37	29,872.20
Ingreso de Operaciones	20,781.30	5,111.68	13,033.47	20,093.81	28,543.77	10,142.86	19,260.25	28,628.62	41,860.89
Egresos Generales	12,417.76	3,489.76	7,649.13	11,847.78	16,416.83	4,195.98	10,241.51	16,969.20	29,333.65
Utilidad Antes de Provisiones	8,363.55	1,621.92	5,384.34	8,246.03	12,126.93	5,946.88	9,018.74	11,659.42	12,527.24
Utilidad del Periodo	5,711.33	1,282.12	4,354.41	6,355.11	9,234.45	5,002.18	6,133.66	7,661.25	7,165.88
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	1,666.58	2,187.10	987.10	2,637.51	3,614.61	5,055.41	3,719.07	4,966.49	4,896.21
Total Provisiones Para Préstamos	4,151.28	4,527.68	3,578.73	4,410.73	5,404.55	5,823.30	6,041.99	7,155.08	7,551.55
Préstamos Vencidos / Préstamos Totales (%)	0.60	0.74	0.30	0.72	0.88	1.22	0.85	1.05	1.01
Provisiones / Préstamos Vencidos (%)	249.09	207.02	362.55	167.23	149.52	115.19	162.46	144.07	154.23
Provisiones Para Préstamos / Préstamos Totales (%)	1.50	1.54	1.08	1.21	1.32	1.41	1.38	1.52	1.56
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	9.57	8.87	9.09	8.40	7.66	8.76	8.66	9.41	8.95
Patrimonio / Activos Generadores de Ing. (%)	12.55	12.30	11.93	11.16	10.71	12.84	13.12	13.02	12.67
Patrimonio / Préstamos Totales (%)	15.41	14.97	14.20	13.15	12.35	14.79	15.15	15.71	15.31
Indice de Adecuacion de Capital	14.80	14.72	14.27	13.26	12.30	14.70	15.22	15.68	14.70
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	22.39	28.50	23.76	23.74	27.56	32.67	34.98	28.95	29.20
Activos Líquidos / Activos Totales (%)	19.29	24.30	20.19	20.37	23.53	27.69	29.80	24.46	24.60
Activos Líquidos + Inversiones / Depósitos Totales (%)	38.80	43.59	38.09	37.00	38.69	43.29	45.37	43.64	43.69
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.86	1.59	2.51	2.24	2.27	4.80	2.73	2.04	1.36
Utilidad Neta / Total de Activos (Promedio) (%)	1.43	1.15	1.90	1.70	1.67	3.35	1.91	1.50	0.96
Utilidad Neta / Patrimonio Total (Promedio) (%)	14.26	12.41	20.08	18.96	19.77	38.04	21.68	16.73	11.50
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.41	9.59	9.51	9.04	8.82	9.92	9.27	8.61	8.34
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.40	7.53	7.31	6.87	6.84	8.81	7.87	6.73	6.07
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.00	2.06	2.20	2.17	1.97	1.11	1.40	1.88	2.27



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Egresos Generales / Ingresos de Operaciones (%)	59.75	68.27	58.69	58.96	57.51	41.37	53.17	59.27	70.07
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.77	4.27	5.32	4.90	5.04	8.61	7.18	5.75	5.65
PRODUCTIVIDAD									
Número de Empleados	310.00	326.00	355.00	362.00	373.00	394.00	421.00	450.00	460.00
Número de Sucursales	12.00	14.00	16.00	16.00	18.00	19.00	19.00	20.00	21.00
Préstamos / Empleados	894.78	902.50	929.91	1,009.32	1,100.46	1,049.44	1,039.47	1,047.70	1,050.35
Depósitos Totales / Empleados	1,240.31	1,299.05	1,233.93	1,355.16	1,513.84	1,502.45	1,550.31	1,478.21	1,513.66
Utilidad Neta / Empleados	18.42	3.93	12.27	17.56	24.76	12.70	14.57	17.02	15.58
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	25.98	26.52	28.35	33.69	48.18	40.59	48.54	37.71	24.98
Préstamos (%)	31.23	28.95	36.86	38.52	47.98	40.54	32.56	29.04	17.71
Locales (%)	31.70	29.26	36.71	38.57	47.23	40.19	32.88	28.58	18.15
Extranjeros (%)	3.37	8.76	47.37	35.27	104.98	66.90	12.63	61.09	-6.48
Depósitos (%)	27.66	26.18	27.18	36.80	46.86	39.78	49.00	35.60	23.31
Locales (%)	23.05	28.35	27.58	29.25	44.75	42.14	45.36	35.72	23.54
Extranjeros (%)	64.50	16.86	24.79	94.58	59.45	28.69	71.55	34.95	22.05
Patrimonio (%)	14.42	14.05	17.64	16.14	18.63	38.86	41.45	54.25	45.92
Utilidad Neta (%)	35.46	46.88	100.18	69.67	61.69	290.15	40.86	20.55	-22.40
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	265,368.87	282,265.71	318,234.03	349,457.71	393,535.61	397,309.58	424,195.12	455,789.92	468,206.45
Mención Especial	9,456.37	7,205.02	6,673.44	11,118.06	12,200.38	9,922.28	7,851.20	9,692.27	9,575.07
Subnormal	5,139.59	5,657.02	6,137.30	5,161.08	5,901.03	7,042.77	5,924.77	6,187.59	6,544.41
Dudoso	520.92	2,424.77	2,505.47	2,766.62	2,691.34	3,638.25	4,071.02	4,548.03	4,134.10
Irrecuperable	1,048.57	1,190.03	146.79	1,282.07	1,545.95	1,388.64	1,616.17	2,400.21	2,254.57
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	6.93	7.01	7.07	7.25	7.21	6.86	6.57	6.36	6.53
Resto del País	6.86	6.97	5.17	3.49	13.51	15.40	15.72	15.65	15.08



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Al por Menor	8.20	8.20	7.92	7.92	7.81	7.56	7.63	7.50	7.59
Consumo									
Vivienda Hipotecaria	8.35	8.24	8.19	8.16	8.08	8.11	6.57	3.71	3.74
Prestamo Personal Auto	7.54	7.38	7.41	7.33	7.30	7.42	7.31	7.06	7.00
Prestamo Personal	11.51	11.56	11.59	11.60	11.48	11.00	10.98	10.99	10.75
Tarjeta de Crédito	15.49	15.40	15.40	15.35	15.27	15.43	15.63	15.58	15.82
TASA DE INTERES PASIVA									
Persona Natural	6.03	6.16	6.20	5.58	6.25	6.07	5.81	0.00	5.29
Persona Juridica	5.02	5.19	5.27	5.79	5.33	5.10	4.68	0.00	4.02