



**Credicorp Bank, S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
<b>BALANCE DE SITUACION</b>										
Total de Activos	661,380.81	698,313.35	765,958.01	787,393.58	826,626.70	807,452.43	848,839.68	0.00	0.00	
Activos Líquidos	155,603.49	193,366.94	228,286.41	192,596.59	203,341.00	171,941.21	175,412.90	0.00	0.00	
Total de Préstamos	410,469.76	413,478.21	437,616.29	471,462.94	483,163.05	487,376.23	517,161.90	0.00	0.00	
Locales	403,124.06	407,172.71	431,879.56	463,237.61	476,293.35	480,805.94	509,642.20	0.00	0.00	
Extranjeros	7,345.70	6,305.50	5,736.73	8,225.34	6,869.70	6,570.29	7,519.70	0.00	0.00	
Total de Inversiones	62,874.02	62,891.54	67,816.59	97,668.23	100,840.30	118,054.59	125,667.89	0.00	0.00	
Total de Depósitos	564,661.83	591,965.40	652,682.14	665,192.46	696,284.19	682,628.00	713,427.82	0.00	0.00	
Locales	476,820.00	496,440.93	548,209.11	556,328.76	589,074.88	561,157.38	600,930.50	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	436,130.41	458,438.87	523,403.64	521,528.75	541,313.71	515,793.05	562,034.92	0.00	0.00	
Depósitos de Bancos	40,689.59	38,002.06	24,805.48	34,800.01	47,761.17	45,364.33	38,895.58	0.00	0.00	
Extranjeros	87,841.83	95,524.48	104,473.03	108,863.70	107,209.30	121,470.62	112,497.32	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	56,967.97	66,492.82	78,316.22	80,040.06	84,088.27	92,954.66	83,803.98	0.00	0.00	
Depósitos de Bancos	30,873.86	29,031.65	26,156.81	28,823.64	23,121.03	28,515.97	28,693.34	0.00	0.00	
Patrimonio Total	50,693.78	61,158.76	66,310.09	74,090.28	73,970.18	77,876.41	83,092.96	0.00	0.00	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	553,861.82	597,510.43	640,807.99	679,574.90	744,003.75	752,882.89	807,398.85	0.00	0.00	
Activos Generadores de Ingresos	406,908.03	417,241.43	449,156.66	499,779.21	528,673.56	540,900.29	574,131.34	0.00	0.00	
Total de Prestamos	343,926.40	353,846.54	383,867.29	418,418.88	446,816.40	450,427.22	477,389.09	0.00	0.00	
Total de Inversiones	62,981.63	63,394.89	65,289.36	81,360.33	81,857.16	90,473.07	96,742.24	0.00	0.00	
Patrimonio Total	46,712.69	52,601.57	56,594.85	61,061.57	62,331.98	69,517.59	74,701.52	0.00	0.00	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	35,877.05	10,347.96	20,813.14	32,290.99	44,076.82	10,569.94	21,634.07	0.00	0.00	
Egreso de Operaciones	27,852.29	9,186.95	17,678.69	25,225.73	32,088.13	6,347.73	12,918.14	0.00	0.00	



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Ingreso Neto de Intereses	8,024.76	1,161.01	3,134.45	7,065.25	11,988.69	4,222.21	8,715.93	0.00	0.00
Otros Ingresos	20,519.00	8,981.85	16,125.80	21,563.37	29,872.20	6,824.28	14,325.15	0.00	0.00
Ingreso de Operaciones	28,543.77	10,142.86	19,260.25	28,628.62	41,860.89	11,046.49	23,041.08	0.00	0.00
Egresos Generales	16,416.83	4,195.98	10,241.51	16,969.20	29,333.65	5,756.83	11,607.88	0.00	0.00
Utilidad Antes de Provisiones	12,126.93	5,946.88	9,018.74	11,659.42	12,527.24	5,289.66	11,433.20	0.00	0.00
Utilidad del Periodo	9,234.45	5,002.18	6,133.66	7,661.25	7,165.88	4,097.14	8,565.53	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	3,614.61	5,055.41	3,719.07	4,966.49	4,896.21	4,433.06	4,311.94	0.00	0.00
Total Provisiones Para Préstamos	5,404.55	5,823.30	6,041.99	7,155.08	7,551.55	6,886.47	7,722.77	0.00	0.00
Préstamos Vencidos / Préstamos Totales (%)	0.88	1.22	0.85	1.05	1.01	0.91	0.83	0.00	0.00
Provisiones / Préstamos Vencidos (%)	149.52	115.19	162.46	144.07	154.23	155.34	179.10	0.00	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	1.32	1.41	1.38	1.52	1.56	1.41	1.49	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	7.66	8.76	8.66	9.41	8.95	9.64	9.79	0.00	0.00
Patrimonio / Activos Generadores de Ing. (%)	10.71	12.84	13.12	13.02	12.67	12.86	12.93	0.00	0.00
Patrimonio / Préstamos Totales (%)	12.35	14.79	15.15	15.71	15.31	15.98	16.07	0.00	0.00
Indice de Adecuacion de Capital	12.30	14.70	15.22	15.68	14.70	15.30	15.80	0.00	0.00
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	27.56	32.67	34.98	28.95	29.20	25.19	24.59	0.00	0.00
Activos Líquidos / Activos Totales (%)	23.53	27.69	29.80	24.46	24.60	21.29	20.67	0.00	0.00
Activos Líquidos + Inversiones / Depósitos Totales (%)	38.69	43.29	45.37	43.64	43.69	42.48	42.20	0.00	0.00
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.27	4.80	2.73	2.04	1.36	3.03	2.98	0.00	0.00
Utilidad Neta / Total de Activos (Promedio) (%)	1.67	3.35	1.91	1.50	0.96	2.18	2.12	0.00	0.00
Utilidad Neta / Patrimonio Total (Promedio) (%)	19.77	38.04	21.68	16.73	11.50	23.57	22.93	0.00	0.00
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.82	9.92	9.27	8.61	8.34	7.82	7.54	0.00	0.00
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.84	8.81	7.87	6.73	6.07	4.69	4.50	0.00	0.00



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.97	1.11	1.40	1.88	2.27	3.12	3.04	0.00	0.00
Egresos Generales / Ingresos de Operaciones (%)	57.51	41.37	53.17	59.27	70.07	52.11	50.38	0.00	0.00
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	5.04	8.61	7.18	5.75	5.65	5.05	4.99	0.00	0.00
<b>PRODUCTIVIDAD</b>									
Número de Empleados	373.00	394.00	421.00	450.00	460.00	465.00	490.00	0.00	0.00
Número de Sucursales	18.00	19.00	19.00	20.00	0.00	21.00	22.00	0.00	0.00
Préstamos / Empleados	1,100.46	1,049.44	1,039.47	1,047.70	1,050.35	1,048.12	1,055.43	0.00	0.00
Depósitos Totales / Empleados	1,513.84	1,502.45	1,550.31	1,478.21	1,513.66	1,468.02	1,455.98	0.00	0.00
Utilidad Neta / Empleados	24.76	12.70	14.57	17.02	15.58	8.81	17.48	0.00	0.00
<b>TASA DE CRECIMIENTO (12 MESES)</b>									
Activos (%)	48.18	40.59	48.54	37.71	24.98	15.63	10.82	0.00	0.00
Préstamos (%)	47.98	40.54	32.56	29.04	17.71	17.87	18.18	0.00	0.00
Locales (%)	47.23	40.19	32.88	28.58	18.15	18.08	18.01	0.00	0.00
Extranjeros (%)	104.98	66.90	12.63	61.09	-6.48	4.20	31.08	0.00	0.00
Depósitos (%)	46.86	39.78	49.00	35.60	23.31	15.32	9.31	0.00	0.00
Locales (%)	44.75	42.14	45.36	35.72	23.54	13.04	9.62	0.00	0.00
Extranjeros (%)	59.45	28.69	71.55	34.95	22.05	27.16	7.68	0.00	0.00
Patrimonio (%)	18.63	38.86	41.45	54.25	45.92	27.33	25.31	0.00	0.00
Utilidad Neta (%)	61.69	290.15	40.86	20.55	-22.40	-18.09	39.65	0.00	0.00
<b>CLASIFICACION PRESTAMOS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	393,535.61	397,309.58	424,195.12	455,789.92	468,206.45	474,242.22	506,577.39	0.00	0.00
Mencion Especial	12,200.38	9,922.28	7,851.20	9,692.27	9,575.07	8,468.04	8,950.81	0.00	0.00
Subnormal	5,901.03	7,042.77	5,924.77	6,187.59	6,544.41	4,541.29	5,195.52	0.00	0.00
Dudoso	2,691.34	3,638.25	4,071.02	4,548.03	4,134.10	4,969.12	2,249.29	0.00	0.00
Irrecuperable	1,545.95	1,388.64	1,616.17	2,400.21	2,254.57	2,042.03	1,911.66	0.00	0.00
<b>TASA DE INTERES ACTIVA</b>									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	6.67	6.00	7.00	6.80	7.00	7.17	7.17	0.00	0.00
Resto del País	8.85	8.27	11.30	11.10	8.50	8.83	8.67	0.00	0.00
Al por Menor	7.92	7.93	7.46	7.59	7.85	8.00	8.23	0.00	0.00
Consumo									
Vivienda Hipotecaria	5.41	5.00	4.56	4.90	4.81	4.94	4.90	0.00	0.00
Prestamo Personal Auto	7.17	7.33	7.33	7.00	7.00	7.00	6.29	0.00	0.00
Prestamo Personal	9.28	8.79	9.63	9.61	9.54	8.77	8.55	0.00	0.00
Tarjeta de Crédito	15.29	15.43	15.33	15.71	16.50	16.80	16.60	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	6.25	6.07	5.81	5.47	5.29	5.12	4.40	0.00	0.00
Persona Juridica	5.33	5.10	4.68	4.26	4.02	3.87	4.10	0.00	0.00