

CREDICORP BANK, S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	826,626.70	807,452.43	843,096.35	912,071.20	984,166.55	1,037,030.32	973,952.78	1,014,329.64	1,055,014.49
ACTIVOS LIQUIDOS	203,341.00	171,941.21	170,045.98	215,175.65	302,414.84	275,034.14	240,938.88	250,531.19	298,944.75
TOTAL DE PRESTAMOS	483,163.05	487,376.23	520,056.53	524,078.75	511,691.96	540,857.25	525,025.51	533,580.91	546,086.09
LOCALES	476,293.35	480,805.94	509,642.20	514,619.29	508,217.25	537,644.20	522,816.45	531,068.88	541,682.87
EXTRANJEROS	6,869.70	6,570.29	10,414.32	9,459.46	3,474.71	3,213.06	2,209.06	2,512.03	4,403.22
TOTAL DE INVERSIONES	100,840.30	118,054.59	123,396.72	139,561.88	133,468.64	169,355.66	163,487.94	185,711.16	160,828.29
TOTAL DE DEPOSITOS	696,284.19	682,628.00	709,231.58	764,952.89	838,083.28	882,484.19	820,806.31	852,782.85	898,124.48
LOCALES	589,074.88	561,157.38	598,761.50	636,837.31	698,976.77	741,010.46	697,255.80	711,721.95	744,731.20
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	541,313.71	515,793.05	559,865.92	595,884.76	644,321.00	696,159.21	671,434.75	686,722.90	713,678.11
DEPOSITOS DE BANCOS	47,761.17	45,364.33	38,895.58	40,952.55	54,655.77	44,851.25	25,821.05	24,999.05	31,053.09
EXTRANJEROS	107,209.30	121,470.62	110,470.09	128,115.58	139,106.51	141,473.73	123,550.50	141,060.90	153,393.29
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	84,088.27	92,954.66	83,803.98	98,791.00	111,509.32	114,961.44	110,321.44	116,103.80	134,064.24
DEPOSITOS DE BANCOS	23,121.03	28,515.97	26,666.10	29,324.58	27,597.19	26,512.29	13,229.06	24,957.11	19,329.04
PATRIMONIO TOTAL	73,970.18	77,876.41	82,535.99	88,967.16	93,629.78	97,092.98	97,707.76	102,159.06	106,990.01
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	744,003.75	752,882.89	800,551.73	849,732.39	905,396.62	922,241.38	908,524.57	963,200.42	1,019,590.52
ACTIVOS GENERADORES DE INGRESOS	528,673.56	540,900.29	575,271.57	616,385.90	614,581.97	657,821.87	665,983.35	691,466.35	676,037.49
TOTAL DE PRESTAMOS	446,816.40	450,427.22	478,836.41	497,770.85	497,427.51	514,116.74	522,541.02	528,829.83	528,889.03
TOTAL DE INVERSIONES	81,857.16	90,473.07	96,435.16	118,615.06	117,154.47	143,705.13	143,442.33	162,636.52	147,148.46
PATRIMONIO TOTAL	62,331.98	69,517.59	75,814.38	81,528.72	83,799.98	87,484.70	90,121.87	95,563.11	100,309.89
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	44,076.82	10,569.94	21,634.07	33,302.22	45,135.97	11,515.56	24,315.10	35,867.10	47,652.27
EGRESOS DE OPERACIONES	32,088.13	6,347.73	12,918.14	20,107.47	28,333.71	8,799.84	17,658.26	25,062.45	32,533.65
INGRESO NETO DE INTERESES	11,988.69	4,222.21	8,715.93	13,194.75	16,802.26	2,715.72	6,656.84	10,804.65	15,118.61

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OTROS INGRESOS	31,062.56	6,824.28	14,503.99	21,603.64	31,429.07	7,834.00	17,176.36	24,553.74	35,138.12
INGRESO DE OPERACIONES	43,051.26	11,046.49	23,219.92	34,798.39	48,231.33	10,549.72	23,833.21	35,358.38	50,256.73
EGRESOS GENERALES	29,803.65	5,756.83	11,712.09	17,412.64	24,011.64	5,828.30	16,237.83	22,679.65	29,781.28
UTILIDAD ANTES DE PROVISIONES	13,247.60	5,289.66	11,507.83	17,385.75	24,219.69	4,721.42	7,595.38	12,678.73	20,475.45
UTILIDAD DEL PERIODO	7,886.24	4,097.14	8,640.15	13,173.72	18,282.66	3,332.47	4,259.60	7,818.63	14,120.23
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,896.21	4,433.06	4,311.94	5,593.25	5,522.84	7,450.17	6,334.56	6,983.10	4,834.24
TOTAL PROVISIONES PARA PRESTAMOS	7,551.55	6,886.47	7,722.77	8,571.40	9,270.78	10,075.40	9,947.30	11,145.40	11,880.44
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.01	0.91	0.83	1.07	1.08	1.38	1.21	1.31	0.89
PROVISIONES / PRESTAMOS VENCIDOS (%)	154.23	155.34	179.10	153.25	167.86	135.24	157.03	159.61	245.76
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.56	1.41	1.48	1.64	1.81	1.86	1.89	2.09	2.18
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.95	9.64	9.79	9.75	9.51	9.36	10.03	10.07	10.14
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.67	12.86	12.83	13.41	14.51	13.67	14.19	14.20	15.13
PATRIMONIO / PRESTAMOS TOTALES (%)	15.31	15.98	15.87	16.98	18.30	17.95	18.61	19.15	19.59
INDICE DE ADECUACION DE CAPITAL	14.67	15.28	15.84	16.23	16.55	16.03	17.17	17.19	16.78
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	29.20	25.19	23.98	28.13	36.08	31.17	29.35	29.38	33.29
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	24.60	21.29	20.17	23.59	30.73	26.52	24.74	24.70	28.34
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.69	42.48	41.37	46.37	52.01	50.36	49.27	51.16	51.19
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.49	3.03	3.00	2.85	2.97	2.03	1.28	1.51	2.09
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.06	2.18	2.16	2.07	2.02	1.45	0.94	1.08	1.38
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.65	23.57	22.79	21.54	21.82	15.24	9.45	10.91	14.08
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.34	7.82	7.52	7.20	7.34	7.00	7.30	6.92	7.05
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.07	4.69	4.49	4.35	4.61	5.35	5.30	4.83	4.81
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.27	3.12	3.03	2.85	2.73	1.65	2.00	2.08	2.24

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ZONA LIBRE	7.15	7.18	7.24	7.36	7.33	7.13	7.63	7.59	6.72
RESTO DEL PAIS	8.26	8.48	8.43	8.29	8.28	7.78	7.78	7.90	7.42
AL POR MENOR	7.92	8.14	8.25	8.13	8.30	8.07	7.98	7.98	7.37
CONSUMO									
VIVIENDA HIPOTECARIA	4.72	4.81	4.77	4.86	4.83	4.84	4.72	4.88	4.56
PRESTAMO PERSONAL AUTO	6.96	6.94	5.97	6.22	6.06	7.24	7.31	7.10	6.92
PRESTAMO PERSONAL	9.90	9.06	8.86	8.41	7.37	7.46	8.14	7.45	7.49
TARJETA DE CREDITO	15.84	16.55	16.61	13.06	18.39	18.37	18.37	18.17	18.43
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.64	4.48	4.24	4.23	4.36	4.36	4.01	3.99	3.89
PERSONA JURIDICA	3.66	3.64	3.79	3.73	3.63	4.01	3.64	3.42	3.22