

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	984,166.55	1,037,030.32	973,952.78	1,014,329.64	1,055,014.49	1,006,245.56	0.00	0.00	0.00
ACTIVOS LIQUIDOS	302,414.84	275,034.14	240,938.88	250,531.19	298,944.75	238,278.08	0.00	0.00	0.00
TOTAL DE PRESTAMOS	511,691.96	540,857.25	525,025.51	533,580.91	546,086.09	556,711.65	0.00	0.00	0.00
LOCALES	508,217.25	537,644.20	522,816.45	531,068.88	541,682.87	548,074.97	0.00	0.00	0.00
EXTRANJEROS	3,474.71	3,213.06	2,209.06	2,512.03	4,403.22	8,636.67	0.00	0.00	0.00
TOTAL DE INVERSIONES	133,468.64	169,355.66	163,487.94	185,711.16	160,828.29	162,543.25	0.00	0.00	0.00
TOTAL DE DEPOSITOS	838,083.28	882,484.19	820,806.31	852,782.85	898,124.48	844,201.16	0.00	0.00	0.00
LOCALES	698,976.77	741,010.46	697,255.80	711,721.95	744,731.20	680,714.87	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	644,321.00	696,159.21	671,434.75	686,722.90	713,678.11	648,361.35	0.00	0.00	0.00
DEPOSITOS DE BANCOS	54,655.77	44,851.25	25,821.05	24,999.05	31,053.09	32,353.52	0.00	0.00	0.00
EXTRANJEROS	139,106.51	141,473.73	123,550.50	141,060.90	153,393.29	163,486.29	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	111,509.32	114,961.44	110,321.44	116,103.80	134,064.24	135,075.50	0.00	0.00	0.00
DEPOSITOS DE BANCOS	27,597.19	26,512.29	13,229.06	24,957.11	19,329.04	28,410.79	0.00	0.00	0.00
PATRIMONIO TOTAL	93,629.78	97,092.98	97,707.76	102,159.06	106,990.01	111,687.45	0.00	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	905,396.62	922,241.38	908,524.57	963,200.42	1,019,590.52	1,021,637.94	0.00	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	614,581.97	657,821.87	665,983.35	691,466.35	676,037.49	714,733.91	0.00	0.00	0.00
TOTAL DE PRESTAMOS	497,427.51	514,116.74	522,541.02	528,829.83	528,889.03	548,784.45	0.00	0.00	0.00
TOTAL DE INVERSIONES	117,154.47	143,705.13	143,442.33	162,636.52	147,148.46	165,949.46	0.00	0.00	0.00
PATRIMONIO TOTAL	83,799.98	87,484.70	90,121.87	95,563.11	100,309.89	104,390.22	0.00	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	45,135.97	11,515.56	24,315.10	35,867.10	47,652.27	11,368.63	0.00	0.00	0.00
EGRESOS DE OPERACIONES	28,333.71	8,799.84	17,658.26	25,062.45	32,533.65	6,316.31	0.00	0.00	0.00
INGRESO NETO DE INTERESES	16,802.26	2,715.72	6,656.84	10,804.65	15,118.61	5,052.32	0.00	0.00	0.00

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OTROS INGRESOS	31,429.07	7,834.00	17,176.36	24,553.74	35,138.12	7,466.50	0.00	0.00	0.00
INGRESO DE OPERACIONES	48,231.33	10,549.72	23,833.21	35,358.38	50,256.73	12,518.82	0.00	0.00	0.00
EGRESOS GENERALES	24,011.64	5,828.30	16,237.83	22,679.65	29,781.28	8,381.58	0.00	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	24,219.69	4,721.42	7,595.38	12,678.73	20,475.45	4,137.24	0.00	0.00	0.00
UTILIDAD DEL PERIODO	18,282.66	3,332.47	4,259.60	7,818.63	14,120.23	3,080.92	0.00	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	5,522.84	7,450.17	6,334.56	6,983.10	4,834.24	4,808.63	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	9,270.78	10,075.40	9,947.30	11,145.40	11,880.44	11,873.81	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.08	1.38	1.21	1.31	0.89	0.86	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	167.86	135.24	157.03	159.61	245.76	246.93	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.81	1.86	1.89	2.09	2.18	2.13	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.51	9.36	10.03	10.07	10.14	11.10	0.00	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.51	13.67	14.19	14.20	15.13	15.53	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.30	17.95	18.61	19.15	19.59	20.06	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	16.55	16.03	17.17	17.19	16.78	17.14	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	36.08	31.17	29.35	29.38	33.29	28.23	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	30.73	26.52	24.74	24.70	28.34	23.68	0.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	52.01	50.36	49.27	51.16	51.19	47.48	0.00	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.97	2.03	1.28	1.51	2.09	1.72	0.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.02	1.45	0.94	1.08	1.38	1.21	0.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	21.82	15.24	9.45	10.91	14.08	11.81	0.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.34	7.00	7.30	6.92	7.05	6.36	0.00	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.61	5.35	5.30	4.83	4.81	3.53	0.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.73	1.65	2.00	2.08	2.24	2.83	0.00	0.00	0.00

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ZONA LIBRE	7.33	7.13	7.63	7.59	6.72	6.30	0.00	0.00	0.00
RESTO DEL PAIS	8.28	7.78	7.78	7.90	7.42	7.70	0.00	0.00	0.00
AL POR MENOR	8.30	8.07	7.98	7.98	7.37	7.48	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.83	4.84	4.72	4.88	4.56	4.66	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	6.06	7.24	7.31	7.10	6.92	6.68	0.00	0.00	0.00
PRESTAMO PERSONAL	7.37	7.46	8.14	7.45	7.49	7.27	0.00	0.00	0.00
TARJETA DE CREDITO	18.39	18.37	18.37	18.17	18.43	18.36	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.36	4.36	4.01	3.99	3.89	3.69	0.00	0.00	0.00
PERSONA JURIDICA	3.63	4.01	3.64	3.42	3.22	3.08	0.00	0.00	0.00