



Credicorp Bank, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002		2003												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-3,470,553.46	-6.89	50,363,633.42	43,250,943.91	36,568,725.94	37,361,815.95	54,152,185.10	65,725,126.61	54,095,624.24	45,983,459.46	46,707,054.64	45,377,350.80	38,714,225.38	47,406,619.16	46,893,079.96
Depositos Locales en Bancos	1,698,818.55	6.90	24,604,480.28	17,075,288.86	13,552,253.28	10,880,192.92	17,112,444.61	18,672,647.60	15,707,222.05	13,554,652.66	17,356,194.79	16,803,331.51	16,424,130.20	20,859,638.78	26,303,298.83
A la Vista	3,117,319.99	59.45	5,243,560.14	2,751,642.61	5,626,671.22	952,120.80	4,182,741.63	3,940,862.87	4,773,029.41	1,618,810.33	6,418,955.08	3,864,612.34	3,484,108.24	5,918,035.68	8,360,880.13
A Plazo	-1,418,501.44	-7.33	19,360,920.14	14,323,646.25	7,925,582.06	9,928,072.12	12,929,702.98	14,731,784.73	10,934,192.64	11,935,842.33	10,937,239.71	12,938,719.17	12,940,021.96	14,941,603.10	17,942,418.70
Depositos Extranjeros en Bancos	-5,866,989.12	-26.61	22,045,580.74	23,957,842.66	20,258,694.72	24,078,225.50	34,454,803.30	44,890,548.79	35,268,419.28	29,691,998.51	26,184,083.65	26,029,780.17	20,063,733.90	22,091,580.31	16,178,591.62
A la Vista	889,192.96	31.78	2,797,595.75	1,323,359.91	1,817,716.71	1,226,327.93	1,188,889.48	879,019.03	531,755.91	777,304.79	1,310,877.55	1,131,373.84	1,085,925.95	2,091,684.73	3,686,788.71
A Plazo	-6,756,182.08	-35.10	19,247,984.99	22,634,482.75	18,440,978.01	22,851,897.57	33,265,913.82	44,011,529.76	34,736,663.37	28,914,693.72	24,873,206.10	24,898,406.33	18,977,807.95	19,999,895.58	12,491,802.91
Otros	697,617.11	18.79	3,713,572.40	2,217,812.39	2,757,777.94	2,403,397.53	2,584,937.19	2,161,930.22	3,119,982.91	2,736,808.29	3,166,776.20	2,544,239.12	2,226,361.28	4,455,400.07	4,411,189.51
CARTERA CREDITICIA	-569,856.64	-0.32	180,866,127.64	180,356,211.92	182,261,130.07	182,222,845.39	178,157,306.99	174,038,744.61	169,640,561.84	169,277,874.24	174,336,280.41	174,480,052.16	173,769,209.75	173,842,674.13	180,296,271.00
Locales	-798,452.58	-0.45	177,124,484.28	176,645,567.35	178,231,354.40	178,259,558.45	174,224,737.76	170,155,012.36	165,812,445.25	165,515,585.74	171,198,508.84	170,396,795.29	169,716,739.21	169,820,225.99	176,326,031.70
Extranjero	228,595.94	6.11	3,741,643.36	3,710,644.57	4,029,775.67	3,963,286.94	3,932,569.23	3,883,732.25	3,828,116.59	3,762,288.50	3,137,771.57	4,083,256.87	4,052,470.54	4,022,448.14	3,970,239.30
INVERSIONES EN VALORES	11,246,947.19	24.99	44,998,019.79	46,804,778.16	49,398,212.02	45,100,506.56	43,441,789.86	44,042,805.51	50,034,848.06	51,128,557.36	57,006,207.98	57,974,658.03	56,235,030.05	56,508,254.91	56,244,966.98
Locales	102,150.83	0.34	29,911,749.46	30,219,755.21	32,354,113.14	31,469,487.33	28,988,653.69	28,709,644.20	31,445,876.71	29,757,051.09	30,101,658.23	29,920,399.84	29,316,357.46	29,417,427.38	30,013,900.29
Extranjero	11,144,796.36	73.87	15,086,270.33	16,585,022.95	17,044,098.88	13,631,019.23	14,453,136.17	15,333,161.31	18,588,971.35	21,371,506.27	26,904,549.75	28,054,258.19	26,918,672.59	27,090,827.53	26,231,066.69
OTROS ACTIVOS	-2,631,332.00	-17.05	15,434,382.92	14,878,797.65	15,425,500.21	14,925,261.26	14,872,202.13	14,256,650.13	26,120,217.27	17,970,615.82	13,151,342.86	12,440,251.02	13,128,028.80	12,406,270.95	12,803,050.92
Locales	-2,768,204.69	-18.12	15,279,936.26	14,534,629.50	15,016,330.07	14,482,950.62	14,438,540.55	13,824,433.27	25,890,702.42	17,819,987.52	12,978,521.29	12,173,886.98	12,847,123.70	12,091,821.81	12,511,731.57
Extranjero	136,872.69	88.62	154,446.66	344,168.15	409,170.14	442,310.64	433,661.58	432,216.86	229,514.85	150,628.30	172,821.57	266,364.04	280,905.10	314,449.14	291,319.35
TOTAL DE ACTIVOS	4,575,205.09	1.57	291,662,163.77	285,290,731.64	283,653,568.24	279,610,429.16	290,623,484.08	298,063,326.86	299,891,251.41	284,360,506.88	291,200,885.89	290,272,312.01	281,846,493.98	290,163,819.15	296,237,368.86
DEPOSITOS	-751,634.51	-0.30	251,860,345.26	245,764,092.69	244,060,459.04	239,425,863.86	249,482,552.79	256,316,669.06	254,722,344.86	243,687,894.25	248,699,532.04	245,947,123.27	242,066,943.85	248,231,090.06	251,108,710.75
Locales	13,682,527.03	6.82	200,704,730.44	192,264,992.34	188,698,823.90	182,778,937.74	195,606,830.82	202,361,977.48	210,287,790.06	200,741,493.81	206,335,380.64	203,776,278.36	200,059,133.19	204,234,195.80	214,387,257.47
De Particulares	20,667,889.64	10.84	190,719,367.83	185,528,671.97	181,962,503.53	178,778,937.74	192,606,830.82	198,361,977.48	202,287,790.06	194,740,587.25	200,333,598.00	196,775,278.23	196,059,133.19	200,234,195.80	211,387,257.47
A la Vista	16,537,382.54	44.19	37,420,898.97	33,691,728.09	31,617,917.88	30,343,639.77	36,469,277.49	43,533,157.20	50,236,037.74	42,552,483.41	47,631,107.02	46,729,358.10	43,633,277.12	47,040,342.68	53,958,281.51
A Plazo	-7,058,482.86	-5.50	128,384,935.70	127,446,407.77	124,861,206.08	122,807,794.25	128,799,407.28	126,884,102.76	123,943,629.75	123,055,174.49	123,354,355.71	120,472,141.64	122,144,420.10	122,484,683.14	121,326,452.84
De Ahorros	11,188,989.96	44.91	24,913,533.16	24,390,536.11	25,483,379.57	25,627,503.72	27,338,146.05	27,944,717.52	28,108,122.57	29,132,929.35	29,348,135.27	29,573,778.49	30,281,435.97	30,709,169.98	36,102,523.12
De Bancos	-6,985,362.61	-69.96	9,985,362.61	6,736,320.37	6,736,320.37	4,000,000.00	3,000,000.00	4,000,000.00	8,000,000.00	6,000,906.56	6,001,782.64	7,001,000.13	4,000,000.00	4,000,000.00	3,000,000.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	-6,985,362.61	-69.96	9,985,362.61	6,736,320.37	6,736,320.37	4,000,000.00	3,000,000.00	4,000,000.00	8,000,000.00	6,000,906.56	6,001,782.64	7,001,000.13	4,000,000.00	4,000,000.00	3,000,000.00
Extranjero	-14,434,161.54	-28.22	51,155,614.82	53,499,100.35	55,361,635.14	56,646,926.12	53,875,721.97	53,954,691.58	44,434,554.80	42,946,400.44	42,364,151.40	42,170,844.91	42,007,810.66	43,996,894.26	36,721,453.28
De Particulares	-43,728,373.01	-85.48	51,155,614.82	9,799,911.14	9,782,112.84	9,966,450.97	10,782,921.27	10,161,998.73	10,541,008.22	7,066,312.48	7,349,011.13	6,894,238.37	6,824,989.10	7,050,596.10	7,427,241.81
A la Vista	-629,509.16	-35.56	1,770,517.04	1,084,006.41	1,218,731.78	739,748.87	783,362.60	799,763.74	1,305,518.03	895,710.47	1,272,719.54	1,173,938.35	844,796.91	938,128.56	1,141,007.88
A Plazo	-44,328,321.94	-92.46	47,941,128.61	6,942,125.90	6,928,194.26	6,928,194.26	7,201,821.93	7,205,632.73	6,927,221.33	3,814,985.54	3,819,425.54	3,054,474.93	3,310,959.66	3,611,881.51	3,612,806.67
De Ahorro	1,229,458.09	85.14	1,443,969.17	1,773,778.83	1,635,186.80	2,298,507.84	2,797,736.74	2,156,602.26	2,308,268.86	2,355,616.47	2,256,866.05	2,665,825.09	2,669,232.53	2,500,586.03	2,673,427.26
De Bancos	29,294,211.47	0.00	0.00	43,699,189.21	45,579,522.30	46,680,475.15	43,092,800.70	43,792,692.85	33,893,546.58	35,880,087.96	35,015,140.27	35,276,606.54	35,182,821.56	36,946,298.16	29,294,211.47
A la Vista	6,568,932.55	0.00	0.00	2,461,629.58	4,088,888.33	4,907,932.22	4,046,246.53	4,529,115.69	6,811,285.37	8,648,317.83	7,633,035.85	2,725,105.47	2,379,862.84	3,940,371.13	6,568,932.55
A Plazo	22,725,278.92	0.00	0.00	41,237,559.63	41,490,633.97	41,772,542.93	39,046,554.17	39,263,577.16	27,082,261.21	27,231,770.13	27,382,104.42	32,551,501.07	32,802,958.72	33,005,927.03	22,725,278.92
OBLIGACIONES	900,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	900,000.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	900,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	900,000.00
OTROS PASIVOS	2,252,280.19	28.59	7,876,999.45	7,022,371.78	6,800,436.47	7,055,480.03	8,038,911.11	8,217,518.95	11,065,635.34	9,255,711.06	9,906,806.04	11,049,929.72	6,626,872.10	8,250,670.97	10,129,279.64
Locales	2,222,044.92	28.77	7,722,576.50	6,770,138.25	6,610,718.73	6,856,418.98	7,750,055.87	7,910,654.39	10,787,758.15	8,649,914.84	9,654,706.12	8,665,567.49	6,439,685.83	7,994,246.82	9,944,621.42



Credicorp Bank, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002		2003												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Extranjero	30,235.27	19.58	154,422.95	252,233.53	189,717.74	199,061.05	288,855.24	306,864.56	277,877.19	605,796.22	252,099.92	2,384,362.23	187,186.27	256,424.15	184,658.22
PATRIMONIO	2,174,559.41	6.81	31,924,819.06	32,504,267.17	32,792,672.73	33,129,085.27	33,102,020.18	33,529,138.85	34,103,271.21	31,416,901.57	32,594,547.81	33,275,259.02	33,152,678.03	33,682,058.12	34,099,378.47
Capital	0.00	0.00	23,400,000.00	23,400,000.00	23,400,000.00	23,400,000.00	23,400,000.00	23,400,000.00	23,400,000.00	23,400,000.00	23,400,000.00	23,400,000.00	23,400,000.00	23,400,000.00	23,400,000.00
Reservas de Capital	987,378.46	-250.98	-393,407.05	-424,265.03	-366,891.06	-390,528.15	-368,478.07	-298,724.08	696,255.10	-592,460.09	226,481.64	699,816.08	471,946.69	459,255.29	593,971.41
Utilidad de Periodos Anteriores	998,924.41	13.70	7,292,794.90	7,292,794.90	7,292,794.90	7,292,794.90	6,942,794.90	6,942,794.90	6,942,794.90	8,391,719.31	8,291,719.31	8,291,719.31	8,291,719.31	8,291,719.31	8,291,719.31
Utilidad de Periodo	188,256.54	11.58	1,625,431.21	2,235,737.30	2,466,768.89	2,826,818.52	3,127,703.35	3,485,068.03	3,064,221.21	217,642.35	676,346.86	883,723.63	989,012.03	1,531,083.52	1,813,687.75
PASIVO Y PATRIMONIO	4,575,205.09	1.57	291,662,163.77	285,290,731.64	283,653,568.24	279,610,429.16	290,623,484.08	298,063,326.86	299,891,251.41	284,360,506.88	291,200,885.89	290,272,312.01	281,846,493.98	290,163,819.15	296,237,368.86