



**Banco de Crédito del Perú**  
**BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004**

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-63,779,148.81	-86.88	73,413,183.48	72,295,729.21	65,952,717.20	73,138,513.64	69,376,464.10	58,232,460.89	82,478,244.16	77,697,026.92	30,890,198.53	28,218,190.12	17,621,962.59	11,621,533.05	9,634,034.67
Depositos Locales en Bancos	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 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	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
Depositos Extranjeros en Bancos	-63,779,148.81	-86.88	73,413,183.48	72,295,729.21	65,952,717.20	73,138,513.64	69,376,464.10	58,232,460.89	82,478,244.16	77,697,026.92	30,890,198.53	28,218,190.12	17,621,962.59	11,621,533.05	9,634,034.67
A la Vista	-779,148.81	-29.26	2,663,183.48	1,545,729.21	1,702,717.20	3,388,513.64	1,626,464.10	2,482,460.89	1,310,431.11	947,026.92	1,140,198.53	1,468,190.12	1,871,962.59	871,533.05	1,884,034.67
A Plazo	-63,000,000.00	-89.05	70,750,000.00	70,750,000.00	64,250,000.00	69,750,000.00	67,750,000.00	55,750,000.00	81,167,813.05	76,750,000.00	29,750,000.00	26,750,000.00	15,750,000.00	10,750,000.00	7,750,000.00
Menos Provisiones	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
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	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
Otros	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
<b>CARTERA CREDITICIA</b>	108,331,861.72	67.40	160,719,912.74	163,204,939.02	171,333,915.92	173,183,570.98	191,516,039.05	197,156,124.30	201,707,821.03	199,360,099.20	242,788,421.80	243,844,245.14	264,159,639.34	265,825,814.68	269,051,774.46
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	109,426,290.01	67.40	162,343,179.14	164,828,371.42	172,982,200.32	174,913,394.38	193,265,174.45	199,088,777.70	203,698,709.43	201,397,086.60	245,232,393.20	246,296,569.54	266,622,605.74	268,492,041.08	271,769,469.15
Menos Provisiones	1,094,428.29	67.42	1,623,266.40	1,623,432.40	1,648,284.40	1,729,823.40	1,749,135.40	1,932,653.40	1,990,888.40	2,036,987.40	2,443,971.40	2,452,324.40	2,462,966.40	2,666,226.40	2,717,694.69
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	1,094,428.29	67.42	1,623,266.40	1,623,432.40	1,648,284.40	1,729,823.40	1,749,135.40	1,932,653.40	1,990,888.40	2,036,987.40	2,443,971.40	2,452,324.40	2,462,966.40	2,666,226.40	2,717,694.69
<b>INVERSIONES EN VALORES</b>	3,982,322.99	55.62	7,159,898.43	6,060,102.28	6,057,708.39	5,686,576.94	5,358,141.93	5,355,916.10	5,336,091.15	5,083,697.68	11,081,670.83	11,471,725.68	10,328,510.86	10,321,314.55	11,142,221.42
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	3,982,322.99	55.62	7,159,898.43	6,060,102.28	6,057,708.39	5,686,576.94	5,358,141.93	5,355,916.10	5,336,091.15	5,083,697.68	11,081,670.83	11,471,725.68	10,328,510.86	10,321,314.55	11,142,221.42
Menos Provisiones	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
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	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
<b>OTROS ACTIVOS</b>	1,200,514.82	50.99	2,354,213.73	2,579,237.50	2,910,764.78	2,764,472.42	2,752,326.61	2,789,392.25	2,793,789.94	3,094,589.61	3,577,806.36	3,790,214.43	3,396,939.50	3,753,530.74	3,554,728.55
Locales	93,637.79	36.21	258,624.90	421,406.49	413,000.48	404,553.67	398,038.98	389,270.09	403,189.59	393,254.18	392,771.95	383,866.93	372,992.68	363,629.89	352,262.69
Extranjero	1,106,877.03	52.82	2,095,588.83	2,157,831.01	2,497,764.30	2,359,918.75	2,354,287.63	2,400,122.16	2,390,600.35	2,701,335.43	3,185,034.41	3,406,347.50	3,023,946.82	3,389,900.85	3,202,465.86
<b>TOTAL DE ACTIVOS</b>	49,735,550.72	20.41	243,647,208.38	244,140,008.01	246,255,106.29	254,773,133.98	269,002,971.69	263,533,893.54	292,315,946.28	285,235,413.41	288,338,097.52	287,324,375.37	295,507,052.29	291,522,193.02	293,382,759.10
<b>DEPOSITOS</b>	48,108,429.26	20.29	237,082,274.40	237,228,048.55	239,066,661.65	247,696,188.75	261,802,789.53	256,330,022.87	285,010,119.09	277,388,310.06	280,364,230.00	279,572,673.23	287,530,306.95	283,492,041.82	285,190,703.66
Locales	283,484.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276,891.34	276,891.34	3,937,392.43	3,937,484.68	283,484.68
Oficiales	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
De Particulares	283,484.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276,891.34	276,891.34	3,937,392.43	3,937,484.68	283,484.68
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	283,484.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276,891.34	276,891.34	3,937,392.43	3,937,484.68	283,484.68
De Ahorros	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
De Bancos	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 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	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	47,824,944.58	20.17	237,082,274.40	237,228,048.55	239,066,661.65	247,696,188.75	261,802,789.53	256,330,022.87	285,010,119.09	277,388,310.06	280,087,338.66	279,295,781.89	283,592,914.52	279,554,557.14	284,907,218.98
Oficiales	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
De Particulares	20,616,219.45	16.17	127,485,973.17	125,125,489.04	121,164,351.97	127,151,542.81	137,330,797.17	125,224,324.65	154,292,140.87	152,897,729.07	154,350,173.74	152,382,200.16	153,034,389.48	146,714,683.60	148,102,192.62



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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	778,534.01	23,298.45	3,341.57	0.00	117,008.28	5,094,304.63	19,386,967.27	18,958,953.78	17,469,888.50	15,913,338.25	15,327,823.51	785,843.75	1,661,049.63	1,803,433.31	781,875.58
A Plazo	19,837,685.44	15.56	127,482,631.60	125,125,489.04	121,047,343.69	122,057,238.18	117,943,829.90	106,265,370.87	136,822,252.37	136,984,390.82	139,022,350.23	151,596,356.41	151,373,339.85	144,911,250.29	147,320,317.04
De Ahorro	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
De Bancos	27,208,725.13	24.83	109,596,301.23	112,102,559.51	117,902,309.68	120,544,645.94	124,471,992.36	131,105,698.22	130,717,978.22	124,490,580.99	125,737,164.92	126,913,581.73	130,558,525.04	132,839,873.54	136,805,026.36
A la Vista	-22,171.17	-92.90	23,864.58	13,126.66	32,198.06	62,319.15	45,352.82	2,447.97	38,960.95	41,973.98	50,925.44	57,207.74	40,569.61	48,098.48	1,693.41
A Plazo	27,230,896.30	24.85	109,572,436.65	112,089,432.85	117,870,111.62	120,482,326.79	124,426,639.54	131,103,250.25	130,679,017.27	124,448,607.01	125,686,239.48	126,856,373.99	130,517,955.43	132,791,775.06	136,803,332.95
OBLIGACIONES	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
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	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
OTROS PASIVOS	534,976.40	26.64	2,008,132.04	2,200,708.39	2,383,640.07	2,250,773.32	2,228,425.85	2,252,041.23	2,215,180.60	2,579,570.96	2,895,678.06	2,508,030.62	2,584,930.83	2,602,643.72	2,543,108.44
Locales	50,808.41	4,672.04	1,087.50	1,250.74	5,246.35	9,517.53	9,555.93	26,579.45	30,712.70	34,983.72	39,254.75	46,208.06	90,279.05	117,540.41	51,895.91
Extranjero	484,167.99	24.12	2,007,044.54	2,199,457.65	2,378,393.72	2,241,255.79	2,218,869.92	2,225,461.78	2,184,467.90	2,544,587.24	2,856,423.31	2,461,822.56	2,494,651.78	2,485,103.31	2,491,212.53
PATRIMONIO	1,092,145.06	23.97	4,556,801.94	4,711,251.07	4,804,804.57	4,826,171.91	4,971,756.31	4,951,829.44	5,090,646.59	5,267,532.39	5,078,189.46	5,243,671.52	5,391,814.51	5,427,507.48	5,648,947.00
Capital	0.00	0.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00
Reservas de Capital	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
Otras Reservas	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
Utilidad de Periodos Anteriores	838,028.58	116.59	718,773.36	1,556,801.94	1,556,801.94	1,556,801.94	1,556,801.94	1,556,801.94	1,556,801.94	1,556,801.94	1,556,801.94	1,556,801.94	1,556,801.94	1,556,801.94	1,556,801.94
Utilidad de Periodo	238,802.71	28.50	838,028.58	151,009.27	241,344.83	260,534.52	403,206.13	380,269.38	533,844.65	707,720.57	515,366.78	679,212.27	824,775.37	863,971.67	1,076,831.29
Ganancia o Perdida en Valores Disponible para la Venta	15,313.77	0.00	0.00	3,439.86	6,657.80	8,835.45	11,748.24	14,758.12	0.00	3,009.88	6,020.74	7,657.31	10,237.20	6,733.87	15,313.77
Deuda Subordinada	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
PASIVO Y PATRIMONIO	49,735,550.72	20.41	243,647,208.38	244,140,008.01	246,255,106.29	254,773,133.98	269,002,971.69	263,533,893.54	292,315,946.28	285,235,413.41	288,338,097.52	287,324,375.37	295,507,052.29	291,522,193.02	293,382,759.10