



## Banco de Crédito del Perú ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2006		2007				2008			
	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	838,849.17	893,077.30	1,374,299.75	1,558,252.82	2,505,745.41	2,263,557.66	2,646,763.47	2,682,567.94	2,489,517.42	
Activos Líquidos	96,065.19	126,134.86	205,079.12	71,821.19	65,381.12	6,846.09	206,925.96	179,677.80	103,705.77	
Total de Préstamos	674,706.27	712,380.79	1,080,039.57	1,043,512.39	2,069,581.15	2,177,641.75	2,409,525.49	2,457,885.67	2,343,310.78	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	674,706.27	712,380.79	1,080,039.57	1,043,512.39	2,069,581.15	2,177,641.75	2,409,525.49	2,457,885.67	2,343,310.78	
Total de Inversiones	57,957.22	43,591.47	72,800.31	427,151.15	350,055.25	50,570.75	513.56	449.62	378.57	
Total de Depósitos	820,581.42	871,006.52	854,269.17	1,398,123.71	1,625,415.84	1,605,671.50	1,816,707.07	1,523,718.18	1,630,632.24	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	820,581.42	871,006.52	854,269.17	1,398,123.71	1,625,415.84	1,605,671.50	1,816,707.07	1,523,718.18	1,630,632.24	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	444,304.94	444,199.68	63,828.95	103,352.99	169,482.27	130,182.27	127,299.54	157,663.70	126,496.42	
Depósitos de Bancos	376,276.48	426,806.83	790,440.22	1,294,770.73	1,455,933.57	1,475,489.23	1,689,407.52	1,366,054.49	1,504,135.82	
Patrimonio Total	11,676.61	13,117.51	15,011.46	17,414.61	18,585.61	20,701.56	21,767.83	27,102.79	27,991.92	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	715,189.91	796,206.31	1,045,103.28	1,139,691.98	1,672,297.29	1,578,317.48	2,010,531.61	2,120,410.38	2,497,631.42	
Activos Generadores de Ingresos	552,726.15	652,044.02	898,326.52	1,064,753.10	1,576,149.94	1,492,092.38	1,781,439.46	1,964,499.41	2,381,662.88	
Total de Prestamos	494,822.45	596,275.72	830,835.18	811,615.58	1,372,143.71	1,445,011.27	1,744,782.53	1,750,699.03	2,206,445.96	
Total de Inversiones	57,903.70	55,768.30	67,491.34	253,137.52	204,006.24	47,081.11	36,656.93	213,800.38	175,216.91	
Patrimonio Total	9,828.30	10,944.19	12,350.45	14,128.64	15,131.11	16,909.53	18,389.64	22,258.70	23,288.76	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	54,699.92	16,502.24	37,804.52	65,201.94	101,557.83	39,081.60	77,758.49	120,094.38	162,153.10	
Egreso de Operaciones	47,635.27	14,454.92	33,333.05	58,048.89	92,517.10	36,482.96	70,128.07	108,577.27	146,107.27	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	7,064.65	2,047.31	4,471.46	7,153.05	9,040.73	2,598.64	7,630.42	11,517.12	16,045.82
Otros Ingresos	518.10	110.18	156.51	604.18	1,078.89	488.85	828.40	1,381.03	1,917.45
Ingreso de Operaciones	7,582.75	2,157.50	4,627.97	7,757.23	10,119.61	3,087.49	8,458.82	12,898.15	17,963.28
Egresos Generales	1,367.53	181.14	266.41	786.18	1,471.43	127.61	572.05	716.85	869.45
Utilidad Antes de Provisiones	6,215.22	1,976.35	4,361.56	6,971.05	8,648.18	2,959.88	7,886.77	12,181.30	17,093.82
Utilidad del Periodo	2,766.32	1,550.67	3,431.67	6,041.15	7,718.28	2,115.95	3,949.11	7,918.64	13,880.16
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	6,630.10	7,055.78	12,426.72	13,176.72	6,948.14	7,792.07	10,885.80	11,199.40	10,150.40
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	0.98	0.99	1.15	1.26	0.34	0.36	0.45	0.46	0.43
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	1.39	1.47	1.09	1.12	0.74	0.91	0.82	1.01	1.12
Patrimonio / Activos Generadores de Ing. (%)	1.59	1.74	1.30	1.18	0.77	0.93	0.90	1.10	1.19
Patrimonio / Préstamos Totales (%)	1.73	1.84	1.39	1.67	0.90	0.95	0.90	1.10	1.19
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	11.71	14.48	24.01	5.14	4.02	0.43	11.39	11.79	6.36
Activos Líquidos / Activos Totales (%)	11.45	14.12	14.92	4.61	2.61	0.30	7.82	6.70	4.17
Activos Líquidos + Inversiones / Depósitos Totales (%)	18.77	19.49	32.53	35.69	25.56	3.58	11.42	11.82	6.38
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.50	0.95	0.76	0.76	0.49	0.57	0.44	0.54	0.58
Utilidad Neta / Total de Activos (Promedio) (%)	0.39	0.78	0.66	0.71	0.46	0.54	0.39	0.50	0.56
Utilidad Neta / Patrimonio Total (Promedio) (%)	28.15	56.68	55.57	57.01	51.01	50.05	42.95	47.43	59.60
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.90	10.12	8.42	8.16	6.44	10.48	8.73	8.15	6.81
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	8.62	8.87	7.42	7.27	5.87	9.78	7.87	7.37	6.13
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.28	1.26	1.00	0.90	0.57	0.70	0.86	0.78	0.67
Egresos Generales / Ingresos de Operaciones (%)	18.03	8.40	5.76	10.13	14.54	4.13	6.76	5.56	4.84



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.09	0.07	0.03	0.08	0.07	0.13	0.09	0.09	0.08
PRODUCTIVIDAD									
Número de Empleados	8.00	8.00	9.00	10.00	10.00	10.00	10.00	10.00	10.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	84,338.28	89,047.60	120,004.40	104,351.24	206,958.11	217,764.17	240,952.55	245,788.57	234,331.08
Depósitos Totales / Empleados	102,572.68	108,875.81	94,918.80	139,812.37	162,541.58	160,567.15	181,670.71	152,371.82	163,063.22
Utilidad Neta / Empleados	345.79	193.83	381.30	604.12	771.83	211.60	394.91	791.86	1,388.02
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	41.81	27.70	91.97	116.08	198.71	153.46	92.59	72.15	-0.65
Préstamos (%)	114.23	48.36	85.69	80.00	206.74	205.69	123.10	135.54	13.23
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	114.23	48.36	85.69	80.00	206.74	205.69	123.10	135.54	13.23
Depósitos (%)	41.64	27.10	21.83	98.27	98.08	84.35	112.66	8.98	0.32
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	41.64	27.10	21.83	98.27	98.08	84.35	112.66	8.98	0.32
Patrimonio (%)	46.32	49.56	54.93	60.61	59.17	57.82	45.01	55.63	50.61
Utilidad Neta (%)	12.12	85.78	98.68	131.28	179.01	36.45	15.08	31.08	79.83
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	618,712.30	643,189.03	1,003,670.18	970,817.47	2,032,310.14	2,140,194.33	2,340,459.95	2,405,260.62	2,325,494.37
Mencion Especial	60,003.45	72,513.20	82,582.88	80,352.58	39,485.05	39,158.80	74,376.65	59,204.76	23,221.51
Subnormal	2,620.62	3,734.34	6,213.22	5,519.06	4,734.09	6,080.69	5,574.69	4,619.69	4,745.29
Dudoso	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00