



Banco de Crédito del Perú ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

| | 2007 | | 2008 | | | | 2009 | | | |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|-------------|--|
| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | |
| BALANCE DE SITUACION | | | | | | | | | | |
| Total de Activos | 2,505,745.41 | 2,263,557.66 | 2,646,763.47 | 2,682,567.94 | 2,489,517.42 | 2,223,484.77 | 2,188,229.81 | 0.00 | 0.00 | |
| Activos Líquidos | 65,381.12 | 6,846.09 | 206,925.96 | 179,677.80 | 103,705.77 | 114,572.77 | 91,469.12 | 0.00 | 0.00 | |
| Total de Préstamos | 2,069,581.15 | 2,177,641.75 | 2,409,525.49 | 2,457,885.67 | 2,343,310.78 | 2,076,565.07 | 2,065,669.77 | 0.00 | 0.00 | |
| Locales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Extranjeros | 2,069,581.15 | 2,177,641.75 | 2,409,525.49 | 2,457,885.67 | 2,343,310.78 | 2,076,565.07 | 2,065,669.77 | 0.00 | 0.00 | |
| Total de Inversiones | 350,055.25 | 50,570.75 | 513.56 | 449.62 | 378.57 | 309.80 | 240.97 | 0.00 | 0.00 | |
| Total de Depósitos | 1,625,415.84 | 1,605,671.50 | 1,816,707.07 | 1,523,718.18 | 1,630,632.24 | 1,622,825.97 | 1,634,150.10 | 0.00 | 0.00 | |
| 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 | 1,625,415.84 | 1,605,671.50 | 1,816,707.07 | 1,523,718.18 | 1,630,632.24 | 1,622,825.97 | 1,634,150.10 | 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 | 169,482.27 | 130,182.27 | 127,299.54 | 157,663.70 | 126,496.42 | 128,532.00 | 135,594.13 | 0.00 | 0.00 | |
| Depósitos de Bancos | 1,455,933.57 | 1,475,489.23 | 1,689,407.52 | 1,366,054.49 | 1,504,135.82 | 1,494,293.97 | 1,498,555.97 | 0.00 | 0.00 | |
| Patrimonio Total | 18,585.61 | 20,701.56 | 21,767.83 | 27,102.79 | 27,991.92 | 33,311.82 | 42,382.81 | 0.00 | 0.00 | |
| PROMEDIO (12 MESES) | | | | | | | | | | |
| Total de Activos | 1,672,297.29 | 1,578,317.48 | 2,010,531.61 | 2,120,410.38 | 2,497,631.42 | 2,243,521.22 | 2,417,496.64 | 0.00 | 0.00 | |
| Activos Generadores de Ingresos | 1,576,149.94 | 1,492,092.38 | 1,781,439.46 | 1,964,499.41 | 2,381,662.88 | 2,152,543.68 | 2,237,974.89 | 0.00 | 0.00 | |
| Total de Prestamos | 1,372,143.71 | 1,445,011.27 | 1,744,782.53 | 1,750,699.03 | 2,206,445.96 | 2,127,103.41 | 2,237,597.63 | 0.00 | 0.00 | |
| Total de Inversiones | 204,006.24 | 47,081.11 | 36,656.93 | 213,800.38 | 175,216.91 | 25,440.27 | 377.26 | 0.00 | 0.00 | |
| Patrimonio Total | 15,131.11 | 16,909.53 | 18,389.64 | 22,258.70 | 23,288.76 | 27,006.69 | 32,075.32 | 0.00 | 0.00 | |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| Ingreso por Intereses | 101,557.83 | 39,081.60 | 77,758.49 | 120,094.38 | 162,153.10 | 37,112.62 | 72,638.89 | 0.00 | 0.00 | |
| Egreso de Operaciones | 92,517.10 | 36,482.96 | 70,128.07 | 108,577.27 | 146,107.27 | 33,913.40 | 67,061.59 | 0.00 | 0.00 | |



Banco de Crédito del Perú ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Ingreso Neto de Intereses | 9,040.73 | 2,598.64 | 7,630.42 | 11,517.12 | 16,045.82 | 3,199.21 | 5,577.30 | 0.00 | 0.00 |
| Otros Ingresos | 1,078.89 | 488.85 | 828.40 | 1,381.03 | 1,917.45 | 43.02 | 72.12 | 0.00 | 0.00 |
| Ingreso de Operaciones | 10,119.61 | 3,087.49 | 8,458.82 | 12,898.15 | 17,963.28 | 3,242.24 | 5,649.42 | 0.00 | 0.00 |
| Egresos Generales | 1,471.43 | 127.61 | 572.05 | 716.85 | 869.45 | 143.75 | 353.69 | 0.00 | 0.00 |
| Utilidad Antes de Provisiones | 8,648.18 | 2,959.88 | 7,886.77 | 12,181.30 | 17,093.82 | 3,098.48 | 5,295.73 | 0.00 | 0.00 |
| Utilidad del Periodo | 7,718.28 | 2,115.95 | 3,949.11 | 7,918.64 | 13,880.16 | 5,498.48 | 7,695.73 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| 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 | 6,948.14 | 7,792.07 | 10,885.80 | 11,199.40 | 10,150.40 | 7,750.40 | 7,750.40 | 0.00 | 0.00 |
| 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 (%) | 0.34 | 0.36 | 0.45 | 0.46 | 0.43 | 0.37 | 0.38 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| Patrimonio / Activos Totales (%) | 0.74 | 0.91 | 0.82 | 1.01 | 1.12 | 1.50 | 1.94 | 0.00 | 0.00 |
| Patrimonio / Activos Generadores de Ing. (%) | 0.77 | 0.93 | 0.90 | 1.10 | 1.19 | 1.60 | 2.05 | 0.00 | 0.00 |
| Patrimonio / Préstamos Totales (%) | 0.90 | 0.95 | 0.90 | 1.10 | 1.19 | 1.60 | 2.05 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| Activos Líquidos / Total de Depósitos (%) | 4.02 | 0.43 | 11.39 | 11.79 | 6.36 | 7.06 | 5.60 | 0.00 | 0.00 |
| Activos Líquidos / Activos Totales (%) | 2.61 | 0.30 | 7.82 | 6.70 | 4.17 | 5.15 | 4.18 | 0.00 | 0.00 |
| Activos Líquidos + Inversiones / Depósitos Totales (%) | 25.56 | 3.58 | 11.42 | 11.82 | 6.38 | 7.08 | 5.61 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 0.49 | 0.57 | 0.44 | 0.54 | 0.58 | 1.02 | 0.69 | 0.00 | 0.00 |
| Utilidad Neta / Total de Activos (Promedio) (%) | 0.46 | 0.54 | 0.39 | 0.50 | 0.56 | 0.98 | 0.64 | 0.00 | 0.00 |
| Utilidad Neta / Patrimonio Total (Promedio) (%) | 51.01 | 50.05 | 42.95 | 47.43 | 59.60 | 81.44 | 47.99 | 0.00 | 0.00 |
| Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 6.44 | 10.48 | 8.73 | 8.15 | 6.81 | 6.90 | 6.49 | 0.00 | 0.00 |
| Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 5.87 | 9.78 | 7.87 | 7.37 | 6.13 | 6.30 | 5.99 | 0.00 | 0.00 |
| Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 0.57 | 0.70 | 0.86 | 0.78 | 0.67 | 0.59 | 0.50 | 0.00 | 0.00 |



Banco de Crédito del Perú ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|-------------|
| Egresos Generales / Ingresos de Operaciones (%) | 14.54 | 4.13 | 6.76 | 5.56 | 4.84 | 4.43 | 6.26 | 0.00 | 0.00 |
| Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 0.07 | 0.13 | 0.09 | 0.09 | 0.08 | 0.01 | 0.01 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| Número de Empleados | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 0.00 | 0.00 |
| Número de Sucursales | 1.00 | 1.00 | 1.00 | 1.00 | 0.00 | 1.00 | 1.00 | 0.00 | 0.00 |
| Préstamos / Empleados | 206,958.11 | 217,764.17 | 240,952.55 | 245,788.57 | 234,331.08 | 207,656.51 | 206,566.98 | 0.00 | 0.00 |
| Depósitos Totales / Empleados | 162,541.58 | 160,567.15 | 181,670.71 | 152,371.82 | 163,063.22 | 162,282.60 | 163,415.01 | 0.00 | 0.00 |
| Utilidad Neta / Empleados | 771.83 | 211.60 | 394.91 | 791.86 | 1,388.02 | 549.85 | 769.57 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| Activos (%) | 198.71 | 153.46 | 92.59 | 72.15 | -0.65 | -1.77 | -17.32 | 0.00 | 0.00 |
| Préstamos (%) | 206.74 | 205.69 | 123.10 | 135.54 | 13.23 | -4.64 | -14.27 | 0.00 | 0.00 |
| Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Extranjeros (%) | 206.74 | 205.69 | 123.10 | 135.54 | 13.23 | -4.64 | -14.27 | 0.00 | 0.00 |
| Depósitos (%) | 98.08 | 84.35 | 112.66 | 8.98 | 0.32 | 1.07 | -10.05 | 0.00 | 0.00 |
| Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Extranjeros (%) | 98.08 | 84.35 | 112.66 | 8.98 | 0.32 | 1.07 | -10.05 | 0.00 | 0.00 |
| Patrimonio (%) | 59.17 | 57.82 | 45.01 | 55.63 | 50.61 | 60.91 | 94.70 | 0.00 | 0.00 |
| Utilidad Neta (%) | 179.01 | 36.45 | 15.08 | 31.08 | 79.83 | 159.86 | 94.87 | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Normal | 2,032,310.14 | 2,140,194.33 | 2,340,459.95 | 2,405,260.62 | 2,325,494.37 | 2,053,902.25 | 2,038,928.28 | 0.00 | 0.00 |
| Mencion Especial | 39,485.05 | 39,158.80 | 74,376.65 | 59,204.76 | 23,221.51 | 26,434.02 | 28,833.37 | 0.00 | 0.00 |
| Subnormal | 4,734.09 | 6,080.69 | 5,574.69 | 4,619.69 | 4,745.29 | 3,979.20 | 5,658.52 | 0.00 | 0.00 |
| 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 |