



## 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	2,049,388.35	2,523,021.28	
Activos Líquidos	65,381.12	6,846.09	206,925.96	179,677.80	103,705.77	114,572.77	91,469.12	14,046.67	13,138.16	
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	1,998,233.85	2,477,640.72	
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	1,998,233.85	2,477,640.72	
Total de Inversiones	350,055.25	50,570.75	513.56	449.62	378.57	309.80	240.97	184.28	126.14	
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	1,697,142.88	1,545,497.79	
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	1,697,142.88	1,545,497.79	
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	132,545.35	61,873.84	
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	1,564,597.53	1,483,623.95	
Patrimonio Total	18,585.61	20,701.56	21,767.83	27,102.79	27,991.92	33,311.82	42,382.81	41,572.51	47,623.38	
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	2,365,978.15	2,506,269.35	
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	2,228,376.71	2,410,728.11	
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	2,228,059.76	2,410,475.75	
Total de Inversiones	204,006.24	47,081.11	36,656.93	213,800.38	175,216.91	25,440.27	377.26	316.95	252.36	
Patrimonio Total	15,131.11	16,909.53	18,389.64	22,258.70	23,288.76	27,006.69	32,075.32	34,337.65	37,807.65	
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	107,557.92	146,979.65	
Egreso de Operaciones	92,517.10	36,482.96	70,128.07	108,577.27	146,107.27	33,913.40	67,061.59	99,207.53	134,216.65	



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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	9,040.73	2,598.64	7,630.42	11,517.12	16,045.82	3,199.21	5,577.30	8,350.39	12,763.01
Otros Ingresos	1,078.89	488.85	828.40	1,381.03	1,917.45	43.02	72.12	168.75	219.45
Ingreso de Operaciones	10,119.61	3,087.49	8,458.82	12,898.15	17,963.28	3,242.24	5,649.42	8,519.14	12,982.46
Egresos Generales	1,471.43	127.61	572.05	716.85	869.45	143.75	353.69	488.13	716.10
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	8,031.01	12,266.36
Utilidad del Periodo	7,718.28	2,115.95	3,949.11	7,918.64	13,880.16	5,498.48	7,695.73	10,431.01	14,666.36
<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	6,948.14	7,792.07	10,885.80	11,199.40	10,150.40	7,750.40	7,750.40	7,750.40	7,750.40
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 (%)	0.34	0.36	0.45	0.46	0.43	0.37	0.38	0.39	0.31
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	0.74	0.91	0.82	1.01	1.12	1.50	1.94	2.03	1.89
Patrimonio / Activos Generadores de Ing. (%)	0.77	0.93	0.90	1.10	1.19	1.60	2.05	2.08	1.92
Patrimonio / Préstamos Totales (%)	0.90	0.95	0.90	1.10	1.19	1.60	2.05	2.08	1.92
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	4.02	0.43	11.39	11.79	6.36	7.06	5.60	0.83	0.85
Activos Líquidos / Activos Totales (%)	2.61	0.30	7.82	6.70	4.17	5.15	4.18	0.69	0.52
Activos Líquidos + Inversiones / Depósitos Totales (%)	25.56	3.58	11.42	11.82	6.38	7.08	5.61	0.84	0.86
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.49	0.57	0.44	0.54	0.58	1.02	0.69	0.62	0.61
Utilidad Neta / Total de Activos (Promedio) (%)	0.46	0.54	0.39	0.50	0.56	0.98	0.64	0.59	0.59
Utilidad Neta / Patrimonio Total (Promedio) (%)	51.01	50.05	42.95	47.43	59.60	81.44	47.99	40.50	38.79
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.44	10.48	8.73	8.15	6.81	6.90	6.49	6.44	6.10
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.87	9.78	7.87	7.37	6.13	6.30	5.99	5.94	5.57
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.57	0.70	0.86	0.78	0.67	0.59	0.50	0.50	0.53



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Egresos Generales / Ingresos de Operaciones (%)	14.54	4.13	6.76	5.56	4.84	4.43	6.26	5.73	5.52
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.07	0.13	0.09	0.09	0.08	0.01	0.01	0.01	0.01
<b>PRODUCTIVIDAD</b>									
Número de Empleados	10.00	10.00	10.00	10.00	10.00	10.00	10.00	9.00	10.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	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	222,025.98	247,764.07
Depósitos Totales / Empleados	162,541.58	160,567.15	181,670.71	152,371.82	163,063.22	162,282.60	163,415.01	188,571.43	154,549.78
Utilidad Neta / Empleados	771.83	211.60	394.91	791.86	1,388.02	549.85	769.57	1,159.00	1,466.64
<b>TASA DE CRECIMIENTO (12 MESES)</b>									
Activos (%)	198.71	153.46	92.59	72.15	-0.65	-1.77	-17.32	-23.60	1.35
Préstamos (%)	206.74	205.69	123.10	135.54	13.23	-4.64	-14.27	-18.70	5.73
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	-18.70	5.73
Depósitos (%)	98.08	84.35	112.66	8.98	0.32	1.07	-10.05	11.38	-5.22
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	11.38	-5.22
Patrimonio (%)	59.17	57.82	45.01	55.63	50.61	60.91	94.70	53.39	70.13
Utilidad Neta (%)	179.01	36.45	15.08	31.08	79.83	159.86	94.87	31.73	5.66
<b>CLASIFICACION PRESTAMOS</b>	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	1,961,528.37	2,442,553.84
Mención Especial	39,485.05	39,158.80	74,376.65	59,204.76	23,221.51	26,434.02	28,833.37	39,221.87	37,833.91
Subnormal	4,734.09	6,080.69	5,574.69	4,619.69	4,745.29	3,979.20	5,658.52	5,234.01	5,003.37
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