

BANCO DE CRÉDITO DEL PERÚ
ESTADÍSTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,489,517.42	2,223,484.77	2,188,229.81	2,049,388.35	2,523,021.28	2,495,087.60	2,624,261.17	4,136,269.76	4,132,093.38
ACTIVOS LIQUIDOS	103,705.77	114,572.77	91,469.12	14,046.67	13,138.16	151,753.64	61,691.35	93,782.30	186,690.23
TOTAL DE PRESTAMOS	2,343,310.78	2,076,565.07	2,065,669.77	1,998,233.85	2,477,640.72	2,300,092.64	2,529,214.08	3,806,663.47	3,711,519.23
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	2,343,310.78	2,076,565.07	2,065,669.77	1,998,233.85	2,477,640.72	2,300,092.64	2,529,214.08	3,806,663.47	3,711,519.23
TOTAL DE INVERSIONES	378.57	309.80	240.97	184.28	126.14	66.26	50.36	174,529.44	175,240.17
TOTAL DE DEPOSITOS	1,630,632.24	1,622,825.97	1,634,150.10	1,697,142.88	1,545,497.79	79,347.13	88,444.36	102,291.90	102,908.82
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	1,630,632.24	1,622,825.97	1,634,150.10	1,697,142.88	1,545,497.79	79,347.13	88,444.36	102,291.90	102,908.82
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	126,496.42	128,532.00	135,594.13	132,545.35	61,873.84	74,090.36	84,875.39	98,650.09	100,001.84
DEPOSITOS DE BANCOS	1,504,135.82	1,494,293.97	1,498,555.97	1,564,597.53	1,483,623.95	5,256.77	3,568.97	3,641.81	2,906.98
PATRIMONIO TOTAL	27,991.92	33,311.82	42,382.81	41,572.51	47,623.38	47,287.12	44,246.75	46,508.57	58,850.62
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,497,631.42	2,243,521.22	2,417,496.64	2,365,978.15	2,506,269.35	2,359,286.19	2,406,245.49	3,092,829.06	3,327,557.33
ACTIVOS GENERADORES DE INGRESOS	2,381,662.88	2,152,543.68	2,237,974.89	2,228,376.71	2,410,728.11	2,188,516.89	2,297,587.59	2,989,805.52	3,182,263.13
TOTAL DE PRESTAMOS	2,206,445.96	2,127,103.41	2,237,597.63	2,228,059.76	2,410,475.75	2,188,328.86	2,297,441.93	2,902,448.66	3,094,579.98
TOTAL DE INVERSIONES	175,216.91	25,440.27	377.26	316.95	252.36	188.03	145.67	87,356.86	87,683.16
PATRIMONIO TOTAL	23,288.76	27,006.69	32,075.32	34,337.65	37,807.65	40,299.47	43,314.78	44,040.54	53,237.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	162,153.10	37,112.62	72,638.89	107,557.92	146,979.65	38,858.84	76,857.10	120,584.87	180,228.39
EGRESOS DE OPERACIONES	146,107.27	33,913.40	67,061.59	99,207.53	134,216.65	36,674.37	73,625.71	114,583.88	164,142.33
INGRESO NETO DE INTERESES	16,045.82	3,199.21	5,577.30	8,350.39	12,763.01	2,184.48	3,231.39	6,000.99	16,086.06

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OTROS INGRESOS	1,917.45	43.02	72.12	168.75	219.45	352.92	603.45	723.05	789.49
INGRESO DE OPERACIONES	17,963.28	3,242.24	5,649.42	8,519.14	12,982.46	2,537.40	3,834.84	6,724.04	16,875.55
EGRESOS GENERALES	869.45	143.75	353.69	488.13	716.10	172.03	479.49	970.91	1,182.97
UTILIDAD ANTES DE PROVISIONES	17,093.82	3,098.48	5,295.73	8,031.01	12,266.36	2,365.37	3,355.34	5,753.13	15,692.58
UTILIDAD DEL PERIODO	13,880.16	5,498.48	7,695.73	10,431.01	14,666.36	2,365.37	3,355.34	5,753.13	14,241.12
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	10,150.40	7,750.40	7,750.40	7,750.40	7,750.40	7,750.40	7,750.40	7,750.40	9,201.85
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.43	0.37	0.38	0.39	0.31	0.34	0.31	0.20	0.25
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	1.12	1.50	1.94	2.03	1.89	1.90	1.69	1.12	1.42
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	1.19	1.60	2.05	2.08	1.92	2.06	1.75	1.17	1.51
PATRIMONIO / PRESTAMOS TOTALES (%)	1.19	1.60	2.05	2.08	1.92	2.06	1.75	1.22	1.59
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	6.36	7.06	5.60	0.83	0.85	191.25	69.75	91.68	181.41
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	4.17	5.15	4.18	0.69	0.52	6.08	2.35	2.27	4.52
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	6.38	7.08	5.61	0.84	0.86	191.34	69.81	262.30	351.70
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.58	1.02	0.69	0.62	0.61	0.43	0.29	0.26	0.45
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.56	0.98	0.64	0.59	0.59	0.40	0.28	0.25	0.43
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	59.60	81.44	47.99	40.50	38.79	23.48	15.49	17.42	26.75
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.81	6.90	6.49	6.44	6.10	7.10	6.69	5.38	5.66
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.13	6.30	5.99	5.94	5.57	6.70	6.41	5.11	5.16
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	0.67	0.59	0.50	0.50	0.53	0.40	0.28	0.27	0.51

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	4.84	4.43	6.26	5.73	5.52	6.78	12.50	14.44	7.01
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.08	0.01	0.01	0.01	0.01	0.06	0.05	0.03	0.02
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	10.00	10.00	10.00	9.00	10.00	10.00	9.00	9.00	10.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	234,331.08	207,656.51	206,566.98	222,025.98	247,764.07	230,009.26	281,023.79	422,962.61	371,151.92
DEPOSITOS TOTALES / EMPLEADOS	163,063.22	162,282.60	163,415.01	188,571.43	154,549.78	7,934.71	9,827.15	11,365.77	10,290.88
UTILIDAD NETA / EMPLEADOS	1,388.02	549.85	769.57	1,159.00	1,466.64	236.54	372.82	639.24	1,424.11
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(0.65)	(1.77)	(17.32)	(23.60)	1.35	12.22	19.93	101.83	63.78
PRESTAMOS (%)	13.23	(4.64)	(14.27)	(18.70)	5.73	10.76	22.44	90.50	49.80
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	13.23	(4.64)	(14.27)	(18.70)	5.73	10.76	22.44	90.50	49.80
DEPOSITOS (%)	0.32	1.07	(10.05)	11.38	(5.22)	(95.11)	(94.59)	(93.97)	(93.34)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	0.32	1.07	(10.05)	11.38	(5.22)	(95.11)	(94.59)	(93.97)	(93.34)
PATRIMONIO (%)	50.61	60.91	94.70	53.39	70.13	41.95	4.40	11.87	23.58
UTILIDAD NETA (%)	79.83	159.86	94.87	31.73	5.66	(56.98)	(56.40)	(44.85)	(2.90)
CLASIFICACION PRESTAMOS									
NORMAL	2,325,494.37	2,053,902.25	2,038,928.28	1,961,528.37	2,442,553.84	2,268,463.84	2,501,848.57	3,775,052.78	3,686,613.35
MENCION ESPECIAL	23,221.51	26,434.02	28,833.37	39,221.87	37,833.91	34,936.17	31,390.87	34,139.99	32,145.44
SUBNORMAL	4,745.29	3,979.20	5,658.52	5,234.01	5,003.37	1,077.00	3,565.72	5,221.10	1,962.29
DUDOSO	0.00	0.00	0.00	0.00	0.00	3,129.54	159.32	0.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	0.00	0.00	236.50	0.00	0.00	0.00