

**BANCO DE CRÉDITO DEL PERÚ**  
**ESTADÍSTICAS FINANCIERAS**  
**A DICIEMBRE 2023**  
**( En Miles de Balboas )**

|                                       | 2021       | 2022       |            |            |            | 2023       |            |            |            |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                       | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre  |
| <b>BALANCE DE SITUACION</b>           |            |            |            |            |            |            |            |            |            |
| TOTAL DE ACTIVOS                      | 467,898.23 | 458,056.32 | 440,081.16 | 439,218.49 | 443,497.57 | 449,448.49 | 451,436.25 | 73,823.04  | 74,285.38  |
| ACTIVOS LIQUIDOS                      | 405,854.58 | 378,038.29 | 358,957.32 | 377,760.49 | 397,133.60 | 402,378.10 | 403,321.98 | 69,617.10  | 70,400.43  |
| TOTAL DE PRESTAMOS                    | 59,271.75  | 76,475.74  | 77,397.07  | 56,897.07  | 42,453.00  | 42,453.00  | 42,453.00  | 149.00     | 149.00     |
| LOCALES                               | 0.00       | (2,923.60) | (2,585.93) | (2,585.93) | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| EXTRANJEROS                           | 59,271.75  | 79,399.34  | 79,983.00  | 59,483.00  | 42,453.00  | 42,453.00  | 42,453.00  | 149.00     | 149.00     |
| TOTAL DE INVERSIONES                  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| TOTAL DE DEPOSITOS                    | 66,515.51  | 67,448.61  | 56,155.74  | 53,412.67  | 52,425.54  | 54,644.37  | 52,569.89  | 48,497.30  | 49,162.24  |
| LOCALES                               | 0.00       | 3,857.32   | 0.00       | 0.00       | 79.90      | 21.22      | 21.20      | 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       | 3,853.57   | 0.00       | 0.00       | 79.90      | 21.22      | 21.20      | 0.00       | 0.00       |
| DEPOSITOS DE BANCOS                   | 0.00       | 3.75       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| EXTRANJEROS                           | 66,515.51  | 63,591.29  | 56,155.74  | 53,412.67  | 52,345.64  | 54,623.15  | 52,548.69  | 48,497.30  | 49,162.24  |
| DEPOSITOS DE OFICIALES                | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| DEPOSITOS DE PARTICULARES             | 65,265.94  | 63,026.52  | 54,952.65  | 52,434.22  | 50,804.32  | 53,455.92  | 51,771.99  | 45,971.16  | 45,250.87  |
| DEPOSITOS DE BANCOS                   | 1,249.56   | 564.77     | 1,203.10   | 978.44     | 1,541.32   | 1,167.24   | 776.70     | 2,526.15   | 3,911.37   |
| PATRIMONIO TOTAL                      | 382,346.58 | 382,808.25 | 383,524.40 | 385,599.59 | 390,722.33 | 394,325.21 | 398,198.36 | 24,113.55  | 24,373.23  |
| <b>PROMEDIO (12 MESES)</b>            |            |            |            |            |            |            |            |            |            |
| TOTAL DE ACTIVOS                      | 705,679.92 | 617,449.67 | 439,585.40 | 454,244.02 | 455,697.90 | 453,752.40 | 445,758.70 | 256,520.76 | 258,891.48 |
| ACTIVOS GENERADORES DE INGRESOS       | 311,712.44 | 244,403.89 | 78,743.07  | 62,672.62  | 50,862.37  | 59,464.37  | 59,925.04  | 28,523.04  | 21,301.00  |
| TOTAL DE PRESTAMOS                    | 311,712.44 | 244,403.89 | 78,743.07  | 62,672.62  | 50,862.37  | 59,464.37  | 59,925.04  | 28,523.04  | 21,301.00  |
| TOTAL DE INVERSIONES                  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| PATRIMONIO TOTAL                      | 383,047.38 | 381,996.37 | 382,571.73 | 383,354.67 | 386,534.45 | 388,566.73 | 390,861.38 | 204,856.57 | 207,547.78 |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |            |            |            |            |            |            |            |            |            |
| INGRESOS POR INTERESES                | 13,517.31  | 674.39     | 1,594.98   | 3,476.87   | 6,856.21   | 3,862.77   | 8,336.02   | 12,131.94  | 12,966.02  |
| EGRESOS DE OPERACIONES                | 13,263.30  | 200.19     | 245.60     | 292.87     | 399.57     | 220.93     | 533.04     | 845.43     | 1,155.32   |
| INGRESO NETO DE INTERESES             | 254.01     | 474.20     | 1,349.38   | 3,184.00   | 6,456.64   | 3,641.84   | 7,802.99   | 11,286.51  | 11,810.70  |
| OTROS INGRESOS                        | 2,713.12   | 9.51       | 17.49      | 27.61      | 72.94      | 25.06      | 51.16      | 32.94      | 486.01     |
| INGRESO DE OPERACIONES                | 2,967.13   | 483.71     | 1,366.87   | 3,211.61   | 6,529.59   | 3,666.90   | 7,854.15   | 11,319.45  | 12,296.71  |

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|   | 2021       | 2022     |          |            |           | 2023     |          |            |           |
|---|------------|----------|----------|------------|-----------|----------|----------|------------|-----------|
|   | Diciembre  | Marzo    | Junio    | Septiembre | Diciembre | Marzo    | Junio    | Septiembre | Diciembre |
| EGRESOS GENERALES   | 1,171.17   | 341.04   | 601.01   | 594.79     | 1,375.96  | 231.23   | 545.33   | 873.12     | 1,590.70  |
| UTILIDAD ANTES DE PROVISIONES   | 1,795.96   | 142.67   | 765.86   | 2,616.82   | 5,153.63  | 3,435.67 | 7,308.82 | 10,446.33  | 10,706.02 |
| UTILIDAD DEL PERIODO  | (1,306.21) | (194.99) | 765.86   | 2,616.82   | 10,325.49 | 3,435.67 | 7,308.82 | 10,446.33  | 10,706.02 |
| <b>CALIDAD DE ACTIVOS</b>   |            |          |          |            |           |          |          |            |           |
| 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  | 3,242.59   | 2,923.60 | 2,585.93 | 2,585.93   | 0.00      | 0.00     | 0.00     | 0.00       | 0.00      |
| 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 (%)                            | 5.47       | 3.82     | 3.34     | 4.54       | 0.00      | 0.00     | 0.00     | 0.00       | 0.00      |
| <b>RAZONES DE CAPITAL</b>   |            |          |          |            |           |          |          |            |           |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 81.72      | 83.57    | 87.15    | 87.79      | 88.10     | 87.74    | 88.21    | 32.66      | 32.81     |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 645.07     | 500.56   | 495.53   | 677.71     | 920.36    | 928.85   | 937.97   | 16,183.59  | 16,357.87 |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 645.07     | 500.56   | 495.53   | 677.71     | 920.36    | 928.85   | 937.97   | 16,183.59  | 16,357.87 |
| INDICE DE ADECUACION DE CAPITAL   | 0.00       | 0.00     | 0.00     | 0.00       | 0.00      | 0.00     | 0.00     | 0.00       | 0.00      |
| <b>LIQUIDEZ</b>   |            |          |          |            |           |          |          |            |           |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 610.17     | 560.48   | 639.22   | 707.25     | 757.52    | 736.36   | 767.21   | 143.55     | 143.20    |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 86.74      | 82.53    | 81.57    | 86.01      | 89.55     | 89.53    | 89.34    | 94.30      | 94.77     |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 610.17     | 560.48   | 639.22   | 707.25     | 757.52    | 736.36   | 767.21   | 143.55     | 143.20    |
| <b>RENTABILIDAD</b>   |            |          |          |            |           |          |          |            |           |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | (0.42)     | (0.32)   | 1.95     | 5.57       | 20.30     | 23.11    | 24.39    | 48.83      | 50.26     |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | (0.19)     | (0.13)   | 0.35     | 0.77       | 2.27      | 3.03     | 3.28     | 5.43       | 4.14      |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | (0.34)     | (0.20)   | 0.40     | 0.91       | 2.67      | 3.54     | 3.74     | 6.80       | 5.16      |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 4.34       | 1.10     | 4.05     | 7.40       | 13.48     | 25.98    | 27.82    | 56.71      | 60.87     |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 4.25       | 0.33     | 0.62     | 0.62       | 0.79      | 1.49     | 1.78     | 3.95       | 5.42      |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.08       | 0.78     | 3.43     | 6.77       | 12.69     | 24.50    | 26.04    | 52.76      | 55.45     |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 39.47      | 70.50    | 43.97    | 18.52      | 21.07     | 6.31     | 6.94     | 7.71       | 12.94     |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 0.87       | 0.02     | 0.04     | 0.06       | 0.14      | 0.17     | 0.17     | 0.15       | 2.28      |
| <b>PRODUCTIVIDAD</b>  |            |          |          |            |           |          |          |            |           |
| NUMERO DE EMPLEADOS   | 8.00       | 7.00     | 6.00     | 7.00       | 7.00      | 7.00     | 8.00     | 8.00       | 7.00      |

