

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,523,021.28	2,495,087.60	2,624,261.17	4,136,269.76	4,132,093.38	4,291,375.89	4,003,515.93	4,272,849.55	4,166,849.22
ACTIVOS LIQUIDOS	13,138.16	151,753.64	61,691.35	93,782.30	186,690.23	18,442.47	10,030.00	156,236.43	159,042.04
TOTAL DE PRESTAMOS	2,477,640.72	2,300,092.64	2,529,214.08	3,806,663.47	3,711,519.23	4,033,110.02	3,755,637.34	3,897,519.54	3,771,833.63
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	2,477,640.72	2,300,092.64	2,529,214.08	3,806,663.47	3,711,519.23	4,033,110.02	3,755,637.34	3,897,519.54	3,771,833.63
TOTAL DE INVERSIONES	126.14	66.26	50.36	174,529.44	175,240.17	174,585.10	170,490.83	157,800.37	153,730.36
TOTAL DE DEPOSITOS	1,545,497.79	79,347.13	88,444.36	102,291.90	102,908.82	123,439.75	166,107.15	152,559.00	276,366.29
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	1,545,497.79	79,347.13	88,444.36	102,291.90	102,908.82	123,439.75	166,107.15	152,559.00	276,366.29
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	61,873.84	74,090.36	84,875.39	98,650.09	100,001.84	93,259.52	85,257.62	80,930.91	83,078.29
DEPOSITOS DE BANCOS	1,483,623.95	5,256.77	3,568.97	3,641.81	2,906.98	30,180.23	80,849.53	71,628.09	193,288.00
PATRIMONIO TOTAL	47,623.38	47,287.12	44,246.75	46,508.57	58,850.62	69,221.03	71,846.37	226,524.88	237,759.68
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,506,269.35	2,359,286.19	2,406,245.49	3,092,829.06	3,327,557.33	3,393,231.74	3,313,888.55	4,204,559.66	4,149,471.30
ACTIVOS GENERADORES DE INGRESOS	2,410,728.11	2,188,516.89	2,297,587.59	2,989,805.52	3,182,263.13	3,253,927.01	3,227,696.30	4,018,256.41	3,906,161.69
TOTAL DE PRESTAMOS	2,410,475.75	2,188,328.86	2,297,441.93	2,902,448.66	3,094,579.98	3,166,601.33	3,142,425.71	3,852,091.51	3,741,676.43
TOTAL DE INVERSIONES	252.36	188.03	145.67	87,356.86	87,683.16	87,325.68	85,270.60	166,164.91	164,485.26
PATRIMONIO TOTAL	37,807.65	40,299.47	43,314.78	44,040.54	53,237.00	58,254.07	58,046.56	136,516.72	148,305.15
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	146,979.65	38,858.84	76,857.10	120,584.87	180,228.39	56,656.86	116,837.35	174,800.38	235,849.79
EGRESOS DE OPERACIONES	134,216.65	36,674.37	73,625.71	114,583.88	164,142.33	48,139.04	100,561.07	150,494.33	203,929.17
INGRESO NETO DE INTERESES	12,763.01	2,184.48	3,231.39	6,000.99	16,086.06	8,517.82	16,276.28	24,306.05	31,920.62

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	219.45	352.92	603.45	723.05	789.49	222.22	748.10	2,222.75	2,635.32
INGRESO DE OPERACIONES	12,982.46	2,537.40	3,834.84	6,724.04	16,875.55	8,740.04	17,024.38	26,528.80	34,555.94
EGRESOS GENERALES	716.10	172.03	479.49	970.91	1,182.97	231.46	702.73	2,272.87	2,473.40
UTILIDAD ANTES DE PROVISIONES	12,266.36	2,365.37	3,355.34	5,753.13	15,692.58	8,508.58	16,321.65	24,255.94	32,082.54
UTILIDAD DEL PERIODO	14,666.36	2,365.37	3,355.34	5,753.13	14,241.12	8,508.58	16,321.65	24,255.94	32,082.54
<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	7,750.40	7,750.40	7,750.40	7,750.40	9,201.85	9,201.85	9,201.85	9,201.85	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 (%)	0.31	0.34	0.31	0.20	0.25	0.23	0.25	0.24	0.24
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	1.89	1.90	1.69	1.12	1.42	1.61	1.79	5.30	5.71
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	1.92	2.06	1.75	1.17	1.51	1.65	1.83	5.59	6.06
PATRIMONIO / PRESTAMOS TOTALES (%)	1.92	2.06	1.75	1.22	1.59	1.72	1.91	5.81	6.30
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 (%)	0.85	191.25	69.75	91.68	181.41	14.94	6.04	102.41	57.55
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	0.52	6.08	2.35	2.27	4.52	0.43	0.25	3.66	3.82
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	0.86	191.34	69.81	262.30	351.70	156.37	108.68	205.85	113.17
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.61	0.43	0.29	0.26	0.45	1.05	1.01	0.80	0.82
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.59	0.40	0.28	0.25	0.43	1.00	0.99	0.77	0.77
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	38.79	23.48	15.49	17.42	26.75	58.42	56.24	23.69	21.63
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.10	7.10	6.69	5.38	5.66	6.96	7.24	5.80	6.04
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.57	6.70	6.41	5.11	5.16	5.92	6.23	4.99	5.22
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	0.53	0.40	0.28	0.27	0.51	1.05	1.01	0.81	0.82

