

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	4,132,093.38	4,291,375.89	4,003,515.93	4,272,849.55	4,166,849.22	4,037,391.08	4,307,607.72	4,691,733.92	4,599,888.62
ACTIVOS LIQUIDOS	186,690.23	18,442.47	10,030.00	156,236.43	159,042.04	156,929.09	167,722.68	176,325.96	161,769.69
TOTAL DE PRESTAMOS	3,711,519.23	4,033,110.02	3,755,637.34	3,897,519.54	3,771,833.63	3,660,490.69	3,906,840.38	4,299,808.88	4,228,614.80
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	3,711,519.23	4,033,110.02	3,755,637.34	3,897,519.54	3,771,833.63	3,660,490.69	3,906,840.38	4,299,808.88	4,228,614.80
TOTAL DE INVERSIONES	175,240.17	174,585.10	170,490.83	157,800.37	153,730.36	153,766.53	146,689.10	136,980.33	122,290.47
TOTAL DE DEPOSITOS	102,908.82	123,439.75	166,107.15	152,559.00	276,366.29	205,408.76	162,136.31	379,821.39	306,799.96
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	102,908.82	123,439.75	166,107.15	152,559.00	276,366.29	205,408.76	162,136.31	379,821.39	306,799.96
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	100,001.84	93,259.52	85,257.62	80,930.91	83,078.29	84,808.46	81,517.07	79,305.14	79,287.79
DEPOSITOS DE BANCOS	2,906.98	30,180.23	80,849.53	71,628.09	193,288.00	120,600.29	80,619.24	300,516.26	227,512.17
PATRIMONIO TOTAL	58,850.62	69,221.03	71,846.37	226,524.88	237,759.68	246,154.78	251,619.32	261,040.59	266,580.90
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	3,327,557.33	3,393,231.74	3,313,888.55	4,204,559.66	4,149,471.30	4,164,383.48	4,155,561.82	4,482,291.74	4,383,368.92
ACTIVOS GENERADORES DE INGRESOS	3,182,263.13	3,253,927.01	3,227,696.30	4,018,256.41	3,906,161.69	4,010,976.17	3,989,828.83	4,246,054.56	4,138,234.62
TOTAL DE PRESTAMOS	3,094,579.98	3,166,601.33	3,142,425.71	3,852,091.51	3,741,676.43	3,846,800.35	3,831,238.86	4,098,664.21	4,000,224.21
TOTAL DE INVERSIONES	87,683.16	87,325.68	85,270.60	166,164.91	164,485.26	164,175.81	158,589.97	147,390.35	138,010.41
PATRIMONIO TOTAL	53,237.00	58,254.07	58,046.56	136,516.72	148,305.15	157,687.90	161,732.84	243,782.73	252,170.29
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	180,228.39	56,656.86	116,837.35	174,800.38	235,849.79	58,652.15	120,173.05	187,602.90	254,530.59
EGRESOS DE OPERACIONES	164,142.33	48,139.04	100,561.07	150,494.33	203,929.17	51,562.74	106,997.03	166,372.70	226,785.39
INGRESO NETO DE INTERESES	16,086.06	8,517.82	16,276.28	24,306.05	31,920.62	7,089.41	13,176.02	21,230.21	27,745.19

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OTROS INGRESOS	789.49	222.22	748.10	2,222.75	2,635.32	119.33	338.32	410.18	479.55
INGRESO DE OPERACIONES	16,875.55	8,740.04	17,024.38	26,528.80	34,555.94	7,208.74	13,514.34	21,640.38	28,224.74
EGRESOS GENERALES	1,182.97	231.46	702.73	2,272.87	2,473.40	319.64	631.88	891.05	1,189.86
UTILIDAD ANTES DE PROVISIONES	15,692.58	8,508.58	16,321.65	24,255.94	32,082.54	6,889.10	12,882.46	20,749.33	27,034.88
UTILIDAD DEL PERIODO	14,241.12	8,508.58	16,321.65	24,255.94	32,082.54	6,889.10	12,882.46	20,749.33	27,034.88
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	9,201.85	9,201.85	9,201.85	9,201.85	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 (%)	0.25	0.23	0.25	0.24	0.24	0.25	0.24	0.21	0.22
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	1.42	1.61	1.79	5.30	5.71	6.10	5.84	5.56	5.80
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	1.51	1.65	1.83	5.59	6.06	6.45	6.21	5.88	6.13
PATRIMONIO / PRESTAMOS TOTALES (%)	1.59	1.72	1.91	5.81	6.30	6.72	6.44	6.07	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
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	181.41	14.94	6.04	102.41	57.55	76.40	103.45	46.42	52.73
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	4.52	0.43	0.25	3.66	3.82	3.89	3.89	3.76	3.52
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	351.70	156.37	108.68	205.85	113.17	151.26	193.92	82.49	92.59
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.45	1.05	1.01	0.80	0.82	0.69	0.65	0.65	0.65
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.43	1.00	0.99	0.77	0.77	0.66	0.62	0.62	0.62
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	26.75	58.42	56.24	23.69	21.63	17.48	15.93	11.35	10.72
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.66	6.96	7.24	5.80	6.04	5.85	6.02	5.89	6.15
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.16	5.92	6.23	4.99	5.22	5.14	5.36	5.22	5.48
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	0.51	1.05	1.01	0.81	0.82	0.71	0.66	0.67	0.67

