2018-02-20

BANCO DE CRÉDITO DEL PERÚ

ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	3,429,843.15	3,238,387.84	3,196,811.75	3,152,209.51	3,092,606.82	3,069,078.79	3,027,213.57	3,018,733.76	2,857,242.87
ACTIVOS LIQUIDOS	295,998.92	324,545.39	322,973.97	324,776.87	317,496.06	282,746.02	295,473.79	201,678.87	116,782.95
TOTAL DE PRESTAMOS	3,046,363.23	2,853,396.23	2,815,681.44	2,769,462.03	2,733,978.11	2,729,494.35	2,672,302.20	2,760,835.46	2,687,849.69
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	3,046,363.23	2,853,396.23	2,815,681.44	2,769,462.03	2,733,978.11	2,729,494.35	2,672,302.20	2,760,835.46	2,687,849.69
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	8,644.28	6,757.29	6,945.03	7,433.96	6,140.39	6,535.89	4,680.05	5,802.49	5,336.85
LOCALES	20.08	123.37	137.56	401.20	258.16	118.61	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	20.08	123.37	137.56	401.20	258.16	118.61	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	8,624.19	6,633.92	6,807.47	7,032.76	5,882.23	6,417.28	4,680.05	5,802.49	5,336.85
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	8,531.99	6,540.99	6,715.00	6,940.14	5,789.43	6,324.27	4,580.29	5,695.41	5,233.62
DEPOSITOS DE BANCOS	92.21	92.93	92.48	92.63	92.80	93.01	99.76	107.08	103.23
PATRIMONIO TOTAL	333,798.68	335,974.79	338,112.99	341,629.98	344,246.02	346,597.94	349,453.56	352,620.48	355,916.78
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	3,535,857.25	3,413,909.19	3,369,839.15	3,319,509.83	3,261,224.99	3,153,733.32	3,112,012.66	3,085,471.63	2,974,924.85
ACTIVOS GENERADORES DE INGRESOS	3,235,491.79	3,107,271.80	3,040,223.02	2,986,661.69	2,890,170.67	2,791,445.29	2,743,991.82	2,765,148.74	2,710,913.90
TOTAL DE PRESTAMOS	3,186,641.36	3,059,189.76	2,994,144.13	2,941,569.64	2,890,170.67	2,791,445.29	2,743,991.82	2,765,148.74	2,710,913.90
TOTAL DE INVERSIONES	48,850.43	48,082.04	46,078.89	45,092.06	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	326,895.93	330,061.59	332,780.26	336,120.35	339,022.35	341,286.37	343,783.27	347,125.23	350,081.40
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	209,837.04	49,151.95	96,241.04	143,234.61	189,662.71	45,204.04	90,516.09	136,231.38	179,803.71
EGRESOS DE OPERACIONES	194,882.56	46,782.93	91,526.05	135,634.87	179,104.99	42,827.27	85,059.96	126,624.07	166,423.94

INGRESO NETO DE INTERESES	14,954.48	2,369.02	4,714.99	7,599.74	10,557.72	2,376.77	5,456.12	9,607.31	13,379.77
OTROS INGRESOS	980.91	40.37	72.15	928.71	944.24	183.10	193.00	204.15	867.99
INGRESO DE OPERACIONES	15,935.39	2,409.39	4,787.13	8,528.45	11,501.96	2,559.87	5,649.12	9,811.46	14,247.76
EGRESOS GENERALES	931.51	253.31	480.88	705.20	886.38	207.95	440.76	672.05	871.60
UTILIDAD ANTES DE PROVISIONES	15,003.88	2,156.08	4,306.26	7,823.25	10,615.58	2,351.92	5,208.36	9,139.41	13,376.15
UTILIDAD DEL PERIODO	14,998.59	2,147.70	4,284.73	7,801.72	10,417.77	2,351.92	5,207.53	8,374.46	11,670.76
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	458.95	466.94	475.60	85.88	261.81	90.31	88.56	852.67	1,231.74
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 (%)	0.02	0.02	0.02	0.00	0.01	0.00	0.00	0.03	0.05
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.73	10.37	10.58	10.84	11.13	11.29	11.54	11.68	12.46
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.96	11.77	12.01	12.34	12.59	12.70	13.08	12.77	13.24
PATRIMONIO / PRESTAMOS TOTALES (%)	10.96	11.77	12.01	12.34	12.59	12.70	13.08	12.77	13.24
INDICE DE ADECUACION DE CAPITAL				0.00	0.00	0.00	0.00	0.00	0.00
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 (%)	3,424.22	4,802.89	4,650.43	4,368.83	5,170.62	4,326.05	6,313.47	3,475.73	2,188.24
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.63	10.02	10.10	10.30	10.27	9.21	9.76	6.68	4.09
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	3,424.22	4,802.89	4,650.43	4,368.83	5,170.62	4,326.05	6,313.47	3,475.73	2,188.24
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.46	0.28	0.28	0.35	0.36	0.34	0.38	0.40	0.43
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.42	0.25	0.25	0.31	0.32	0.30	0.33	0.36	0.39
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.59	2.60	2.58	3.09	3.07	2.76	3.03	3.22	3.33
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.49	6.33	6.33	6.39	6.56	6.48	6.60	6.57	6.63
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.02	6.02	6.02	6.06	6.20	6.14	6.20	6.11	6.14
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.46	0.30	0.31	0.34	0.37	0.34	0.40	0.46	0.49
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	5.85	10.51	10.05	8.27	7.71	8.12	7.80	6.85	6.12
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.03	0.01	0.00	0.04	0.03	0.03	0.01	0.01	0.03
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	7.00	6.00	6.00	6.00	6.00	7.00	7.00	7.00	7.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	435,194.75	475,566.04	469,280.24	461,577.00	455,663.02	389,927.76	381,757.46	394,405.07	383,978.53
DEPOSITOS TOTALES / EMPLEADOS	1,234.90	1,126.22	1,157.51	1,238.99	1,023.40	933.70	668.58	828.93	762.41
UTILIDAD NETA / EMPLEADOS	2,142.66	357.95	714.12	1,300.29	1,736.29	335.99	743.93	1,196.35	1,667.25
TASA DE CRECIMIENTO (12 MESES)									

ACTIVOS (%)	(5.82)	(9.78)	(9.77)	(9.60)	(9.83)	(5.23)	(5.31)	(4.23)	(7.61)
PRESTAMOS (%)	(8.43)	(12.61)	(11.25)	(11.05)	(10.25)	(4.34)	(5.09)	(0.31)	(1.69)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(8.43)	(12.61)	(11.25)	(11.05)	(10.25)	(4.34)	(5.09)	(0.31)	(1.69)
DEPOSITOS (%)	(29.01)	(47.56)	(43.61)	3.25	(28.97)	(3.28)	(32.61)	(21.95)	(13.09)
LOCALES (%)	0.00	0.00	0.00	1,927.13	1,185.43	(3.86)	(100.00)	(100.00)	(100.00)
EXTRANJEROS (%)	(29.17)	(48.52)	(44.72)	(2.06)	(31.79)	(3.27)	(31.25)	(17.49)	(9.27)
PATRIMONIO (%)	4.31	3.65	3.26	3.33	3.13	3.16	3.35	3.22	3.39
UTILIDAD NETA (%)	(19.93)	(47.65)	(41.91)	(29.36)	(30.54)	9.51	21.54	7.34	12.03
CLASIFICACION PRESTAMOS									
NORMAL	3,046,362.19	2,853,403.17	2,815,646.05	2,768,036.91	2,732,779.91	2,728,124.66	2,670,930.76	2,761,438.13	2,688,966.43
MENCION ESPECIAL	460.00	460.00	460.00	1,460.00	1,460.00	1,460.00	1,460.00	250.00	115.00
SUBNORMAL	0.00	0.00	51.00	51.00	0.00	0.00	0.00	0.00	0.00
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