



**BANCO DE CRÉDITO DEL PERÚ**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2012 A DICIEMBRE 2013**  
**( En Miles de Balboas)**

|                                 | VARIACION<br>ABSOLUTA | %        | 2012         | 2013         |              |              |              |              |              |              |              |              |              |              |              |            |
|---------------------------------|-----------------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|
|                                 |                       |          | Diciembre    | Enero        | Febrero      | Marzo        | Abril        | Mayo         | Junio        | Julio        | Agosto       | Septiembre   | Octubre      | Noviembre    | Diciembre    |            |
| Oficiales                       | 0.00                  | 0.00%    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       |
| De Particulares                 | 0.00                  | 0.00%    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       |
| A la Vista                      | 0.00                  | 0.00%    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       |
| A Plazo                         | 0.00                  | 0.00%    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       |
| De Ahorros                      | 0.00                  | 0.00%    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       |
| De Bancos                       | 0.00                  | 0.00%    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       |
| A la Vista                      | 0.00                  | 0.00%    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       |
| A Plazo                         | 0.00                  | 0.00%    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       |
| Extranjero                      | (192,978.48)          | (62.90%) | 306,799.96   | 293,047.83   | 309,354.97   | 304,728.38   | 263,053.70   | 198,210.66   | 185,319.63   | 145,760.40   | 144,861.12   | 145,317.08   | 128,772.38   | 117,742.55   | 113,821.48   |            |
| Oficiales                       | 0.00                  | 0.00%    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       |
| De Particulares                 | (52,707.58)           | (66.48%) | 79,287.79    | 79,542.59    | 78,836.75    | 27,223.09    | 28,547.65    | 30,755.30    | 27,851.11    | 28,297.61    | 29,405.68    | 29,859.74    | 28,316.37    | 27,283.44    | 26,580.21    |            |
| A la Vista                      | 1,669.95              | 43.23%   | 3,863.27     | 4,262.16     | 3,588.95     | 4,500.20     | 5,853.06     | 8,088.58     | 5,209.50     | 5,682.56     | 6,816.78     | 7,297.90     | 6,141.19     | 6,084.35     | 5,533.22     |            |
| A Plazo                         | (54,377.52)           | (72.10%) | 75,424.51    | 75,280.43    | 75,247.79    | 22,722.89    | 22,694.59    | 22,666.72    | 22,641.61    | 22,615.05    | 22,588.90    | 22,561.84    | 22,175.19    | 21,199.09    | 21,046.99    |            |
| De Ahorros                      | 0.00                  | 0.00%    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       |
| De Bancos                       | (140,270.90)          | (61.65%) | 227,512.17   | 213,505.24   | 230,518.22   | 277,505.29   | 234,506.05   | 167,455.35   | 157,468.52   | 117,462.78   | 115,455.44   | 115,457.35   | 100,456.01   | 90,459.11    | 87,241.27    |            |
| A la Vista                      | (1.90)                | (1.94%)  | 98.17        | 91.24        | 104.22       | 91.29        | 92.05        | 91.35        | 104.52       | 98.78        | 91.44        | 93.35        | 92.01        | 95.11        | 96.27        |            |
| A Plazo                         | (140,269.00)          | (61.68%) | 227,414.00   | 213,414.00   | 230,414.00   | 277,414.00   | 234,414.00   | 167,364.00   | 157,364.00   | 117,364.00   | 115,364.00   | 115,364.00   | 100,364.00   | 90,364.00    | 87,145.00    |            |
| OBLIGACIONES                    | (370,439.98)          | (9.33%)  | 3,969,280.16 | 3,956,896.58 | 3,927,129.87 | 3,913,021.05 | 3,732,253.66 | 3,706,791.90 | 3,687,419.59 | 3,671,446.33 | 3,655,283.40 | 3,645,527.91 | 3,631,374.15 | 3,611,688.67 | 3,598,840.18 |            |
| Locales                         | 0.00                  | 0.00%    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       |
| Extranjero                      | (370,439.98)          | (9.33%)  | 3,969,280.16 | 3,956,896.58 | 3,927,129.87 | 3,913,021.05 | 3,732,253.66 | 3,706,791.90 | 3,687,419.59 | 3,671,446.33 | 3,655,283.40 | 3,645,527.91 | 3,631,374.15 | 3,611,688.67 | 3,598,840.18 |            |
| OTROS PASIVOS                   | 3,575.87              | 6.25%    | 57,227.61    | 71,711.27    | 84,930.45    | 42,290.87    | 49,532.53    | 50,159.63    | 63,539.81    | 77,015.21    | 89,390.63    | 56,763.50    | 46,079.15    | 47,073.33    | 60,803.47    |            |
| Locales                         | (8.91)                | (14.83%) | 60.11        | 61.09        | 63.34        | 68.92        | 1,836.56     | 61.62        | 65.90        | 75.59        | 64.06        | 71.83        | 80.39        | 88.43        | 51.20        |            |
| Extranjero                      | 3,584.78              | 6.27%    | 57,167.49    | 71,650.18    | 84,867.11    | 42,221.95    | 47,695.97    | 50,098.00    | 63,473.91    | 76,939.63    | 89,326.57    | 56,691.67    | 45,998.76    | 46,984.90    | 60,752.27    |            |
| PATRIMONIO                      | 24,428.10             | 9.16%    | 266,580.90   | 268,002.68   | 269,404.09   | 271,463.28   | 274,152.62   | 275,510.71   | 276,580.97   | 279,259.96   | 281,606.74   | 284,128.61   | 285,977.27   | 287,711.80   | 291,009.01   |            |
| Capital                         | 0.00                  | 0.00%    | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00   | 150,000.00 |
| Reservas de Capital             | 0.00                  | 0.00%    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       |
| Otras Reservas                  | (2,898.01)            | (9.75%)  | 29,728.84    | 29,887.64    | 29,993.20    | 29,860.17    | 29,913.39    | 27,584.43    | 27,229.72    | 27,170.68    | 27,270.68    | 27,092.07    | 26,984.13    | 26,901.43    | 26,830.83    |            |
| Utilidad de Periodos Anteriores | 32,374.40             | 57.77%   | 56,040.38    | 83,248.95    | 83,248.95    | 83,679.03    | 83,679.03    | 86,454.04    | 87,052.39    | 87,236.93    | 87,412.22    | 87,649.20    | 87,878.52    | 88,095.25    | 88,414.78    |            |
| Utilidad de Periodo             | (3,245.32)            | (12.00%) | 27,034.88    | 2,002.42     | 3,715.83     | 5,367.98     | 7,389.83     | 10,014.27    | 11,724.72    | 13,891.85    | 16,532.43    | 18,121.36    | 20,152.84    | 21,699.15    | 23,789.56    |            |

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**BALANCE DE SITUACION**  
**DE DICIEMBRE 2012 A DICIEMBRE 2013**  
**( En Miles de Balboas )**

|  | VARIACION<br>ABSOLUTA | %               | 2012                | 2013                |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |
|--|-----------------------|-----------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
|  |                       |                 | Diciembre           | Enero               | Febrero             | Marzo               | Abril               | Mayo                | Junio               | Julio               | Agosto              | Septiembre          | Octubre             | Noviembre           | Diciembre           |
| Ganancia o Pérdida en Valores Disponible para la Venta | (1,802.97)            | (47.74%)        | 3,776.80            | 2,863.67            | 2,446.12            | 2,556.09            | 3,170.37            | 1,457.97            | 574.15              | 960.50              | 391.41              | 1,265.97            | 961.77              | 1,015.97            | 1,973.84            |
| Deuda Subordinada                                      | 0.00                  | 0.00%           | 0.00                | 0.00                | 0.00                | 0.00                | 0.00                | 0.00                | 0.00                | 0.00                | 0.00                | 0.00                | 0.00                | 0.00                | 0.00                |
| <b>PASIVO Y PATRIMONIO</b>                             | <b>(535,414.48)</b>   | <b>(11.64%)</b> | <b>4,599,888.62</b> | <b>4,589,658.37</b> | <b>4,590,819.37</b> | <b>4,531,503.57</b> | <b>4,318,992.51</b> | <b>4,230,672.89</b> | <b>4,212,860.00</b> | <b>4,173,481.90</b> | <b>4,171,141.88</b> | <b>4,131,737.10</b> | <b>4,092,202.95</b> | <b>4,064,216.36</b> | <b>4,064,474.14</b> |