

**BANCO DE CRÉDITO DEL PERÚ**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2014 A DICIEMBRE 2015**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	148,412.87	100.56%	147,586.05	155,802.39	155,953.05	160,397.37	202,760.35	207,775.75	211,359.84	213,832.83	217,397.85	218,628.44	291,927.09	293,461.08	295,998.92
Depositos Locales en Bancos	10,012.03	0.00%	0.00	5,000.00	5,000.00	5,000.95	5,001.86	5,001.86	5,001.86	5,001.86	5,001.86	5,001.86	5,012.03	5,012.03	10,012.03
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
A Plazo	10,012.03	0.00%	0.00	5,000.00	5,000.00	5,000.95	5,001.86	5,001.86	5,001.86	5,001.86	5,001.86	5,001.86	5,012.03	5,012.03	10,012.03
Depositos Extranjeros en Bancos	138,400.84	93.78%	147,586.05	150,802.39	150,953.05	155,396.42	197,758.48	202,773.89	206,357.98	208,830.97	212,395.98	213,626.57	286,915.05	288,449.05	285,986.88
A la Vista	(4,599.16)	(67.28%)	6,836.05	7,052.39	7,203.05	10,396.42	6,008.48	6,023.89	6,607.98	6,080.97	9,645.98	10,876.57	8,165.05	6,699.05	2,236.88
A Plazo	143,000.00	101.60%	140,750.00	143,750.00	143,750.00	145,000.00	191,750.00	196,750.00	199,750.00	202,750.00	202,750.00	202,750.00	278,750.00	281,750.00	283,750.00
Menos Provisiones	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
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
Extranjero	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
Otros	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>CARTERA CREDITICIA</b>	(280,556.26)	(8.43%)	3,326,919.50	3,300,719.93	3,283,214.99	3,264,983.30	3,208,135.19	3,190,811.17	3,172,606.81	3,154,468.39	3,129,525.41	3,113,677.25	3,088,189.21	3,066,306.40	3,046,363.23
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
Extranjero	(280,503.19)	(8.43%)	3,327,325.38	3,301,125.81	3,283,596.14	3,265,184.06	3,208,284.98	3,190,951.16	3,172,743.04	3,154,603.33	3,129,632.11	3,113,786.47	3,088,652.69	3,066,772.64	3,046,822.19
Menos Provisiones	53.07	13.08%	405.88	405.88	381.15	200.76	149.79	139.99	136.23	134.94	106.70	109.22	463.48	466.24	458.95
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
Extranjero	53.07	13.08%	405.88	405.88	381.15	200.76	149.79	139.99	136.23	134.94	106.70	109.22	463.48	466.24	458.95
<b>INVERSIONES EN VALORES</b>	(97,700.86)	(100.00%)	97,700.86	95,790.75	96,398.22	96,164.07	95,017.94	92,234.80	92,157.79	90,889.45	90,079.28	90,184.12	23,948.37	23,827.62	0.00
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
Extranjero	(97,700.86)	(100.00%)	97,700.86	95,790.75	96,398.22	96,164.07	95,017.94	92,234.80	92,157.79	90,889.45	90,079.28	90,184.12	23,948.37	23,827.62	0.00
Menos Provisiones	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
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
Extranjero	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>OTROS ACTIVOS</b>	17,816.04	25.57%	69,664.96	83,250.18	96,545.29	67,885.80	52,423.45	52,602.65	66,742.12	80,113.23	94,743.20	64,320.36	49,343.85	49,476.22	87,481.00
Locales	1.82	0.43%	424.33	552.81	540.17	537.80	526.17	503.84	527.84	508.11	513.63	493.10	462.13	440.25	426.16
Extranjero	17,814.21	25.73%	69,240.63	82,697.37	96,005.12	67,348.00	51,897.27	52,098.80	66,214.27	79,605.12	94,229.57	63,827.26	48,881.72	49,035.97	87,054.84
<b>TOTAL DE ACTIVOS</b>	(212,028.21)	(5.82%)	3,641,871.36	3,635,563.25	3,632,111.55	3,589,430.54	3,558,336.92	3,543,424.36	3,542,866.55	3,539,303.90	3,531,745.74	3,486,810.16	3,453,408.52	3,433,071.32	3,429,843.15
<b>DEPOSITOS</b>	(3,531.86)	(29.01%)	12,176.13	12,460.04	12,528.91	12,885.62	12,911.10	12,101.36	12,315.63	8,605.81	6,928.73	7,200.21	7,241.69	8,869.37	8,644.28
Locales	20.08	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19.79	20.08	20.08	20.08

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			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	20.08	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19.79	20.08	20.08	20.08	20.08
A la Vista	20.08	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19.79	20.08	20.08	20.08	20.08
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	(3,551.94)	(29.17%)	12,176.13	12,460.04	12,528.91	12,885.62	12,911.10	12,101.36	12,315.63	8,605.81	6,928.73	7,180.42	7,221.61	8,849.29	8,624.19	8,624.19
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	(3,552.28)	(29.40%)	12,084.27	12,362.89	12,430.63	12,789.32	12,819.13	12,009.36	12,223.61	8,502.69	6,834.99	7,086.42	7,127.58	8,756.33	8,531.99	8,531.99
A la Vista	(621.98)	(18.05%)	3,446.35	3,908.00	4,027.30	4,412.71	4,467.25	3,958.91	4,200.09	537.64	564.84	843.44	882.48	2,574.04	2,824.36	2,824.36
A Plazo	(2,930.30)	(33.92%)	8,637.92	8,454.89	8,403.34	8,376.61	8,351.88	8,050.45	8,023.51	7,965.05	6,270.15	6,242.97	6,245.10	6,182.29	5,707.63	5,707.63
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	0.34	0.37%	91.86	97.15	98.28	96.30	91.97	92.00	92.03	103.13	93.74	94.00	94.03	92.96	92.21	92.21
A la Vista	0.34	0.37%	91.86	97.15	98.28	96.30	91.97	92.00	92.03	103.13	93.74	94.00	94.03	92.96	92.21	92.21
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
<b>OBLIGACIONES</b>	<b>(218,534.05)</b>	<b>(6.71%)</b>	<b>3,255,376.15</b>	<b>3,234,788.31</b>	<b>3,216,974.91</b>	<b>3,200,402.73</b>	<b>3,182,420.74</b>	<b>3,165,801.57</b>	<b>3,150,908.77</b>	<b>3,136,384.68</b>	<b>3,116,309.46</b>	<b>3,098,370.66</b>	<b>3,077,841.01</b>	<b>3,054,194.63</b>	<b>3,036,842.11</b>	<b>3,036,842.11</b>
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	(218,534.05)	(6.71%)	3,255,376.15	3,234,788.31	3,216,974.91	3,200,402.73	3,182,420.74	3,165,801.57	3,150,908.77	3,136,384.68	3,116,309.46	3,098,370.66	3,077,841.01	3,054,194.63	3,036,842.11	3,036,842.11
<b>OTROS PASIVOS</b>	<b>(3,767.81)</b>	<b>(6.94%)</b>	<b>54,325.89</b>	<b>66,866.79</b>	<b>79,517.39</b>	<b>51,993.80</b>	<b>37,801.96</b>	<b>38,092.63</b>	<b>52,194.62</b>	<b>65,536.82</b>	<b>78,949.28</b>	<b>50,628.57</b>	<b>35,888.05</b>	<b>37,305.73</b>	<b>50,558.08</b>	<b>50,558.08</b>
Locales	10.87	14.66%	74.12	67.43	76.63	79.69	51.20	59.50	55.19	46.66	70.68	79.56	90.48	99.31	84.99	84.99
Extranjero	(3,778.68)	(6.97%)	54,251.77	66,799.36	79,440.76	51,914.12	37,750.77	38,033.13	52,139.43	65,490.16	78,878.60	50,549.01	35,797.57	37,206.42	50,473.10	50,473.10
<b>PATRIMONIO</b>	<b>13,805.50</b>	<b>4.31%</b>	<b>319,993.18</b>	<b>321,448.12</b>	<b>323,090.35</b>	<b>324,148.39</b>	<b>325,203.12</b>	<b>327,428.80</b>	<b>327,447.53</b>	<b>328,776.59</b>	<b>329,558.27</b>	<b>330,610.72</b>	<b>332,437.77</b>	<b>332,701.59</b>	<b>333,798.68</b>	<b>333,798.68</b>
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	636.18	6.30%	10,100.17	10,192.81	10,309.70	10,351.80	10,432.81	10,501.10	10,544.60	10,603.35	10,645.39	10,673.17	10,704.23	10,734.75	10,736.35	10,736.35
Provisiones Dinámicas	0.00	0.00%	10,749.49	10,749.49	10,749.49	10,749.49	10,749.49	10,749.49	10,749.49	10,749.49	10,749.49	10,749.49	10,749.49	10,749.49	10,749.49	10,749.49
Otras Reservas	636.18	(97.98%)	(649.32)	(556.68)	(439.79)	(397.69)	(316.68)	(248.39)	(204.89)	(146.14)	(104.10)	(76.32)	(45.26)	(14.74)	(13.14)	(13.14)

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Utilidad de Periodos Anteriores	18,371.45	13.15%	139,692.28	158,425.19	158,425.19	158,425.19	158,425.19	158,425.19	158,425.19	158,425.19	158,425.19	158,425.19	158,425.19	158,063.73	158,063.73	158,063.73
Utilidad de Periodo	(3,734.32)	(19.93%)	18,732.91	2,116.00	2,883.53	4,102.19	5,066.65	7,353.83	7,375.65	8,757.89	10,154.32	11,043.73	13,482.29	13,805.91	14,998.59	
Ganancia o Perdida en Valores Disponibles para la Venta	(1,467.82)	(100.00%)	1,467.82	714.11	1,471.92	1,269.21	1,278.46	1,148.69	1,102.09	990.16	333.37	468.63	187.52	97.19	0.00	
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	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>(212,028.21)</b>	<b>(5.82%)</b>	<b>3,641,871.36</b>	<b>3,635,563.25</b>	<b>3,632,111.55</b>	<b>3,589,430.54</b>	<b>3,558,336.92</b>	<b>3,543,424.36</b>	<b>3,542,866.55</b>	<b>3,539,303.90</b>	<b>3,531,745.74</b>	<b>3,486,810.16</b>	<b>3,453,408.52</b>	<b>3,433,071.32</b>	<b>3,429,843.15</b>	