



BCT Bank International, S. A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	163,827.79	175,903.70	165,407.41	169,829.61	321,158.81	291,578.11	312,151.65	331,364.95	333,525.82	
3 Activos Líquidos	4,053.43	4,137.77	3,052.87	2,630.81	20,698.59	13,193.71	14,119.47	8,906.42	16,397.27	
4 Total de Préstamos	153,888.97	166,487.54	158,127.04	163,532.98	289,723.95	266,137.85	291,116.49	316,942.36	308,200.70	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	153,888.97	166,487.54	158,127.04	163,532.98	289,723.95	266,137.85	291,116.49	316,942.36	308,200.70	
7 Total de Inversiones	1,482.09	1,050.99	0.00	0.00	145.47	4,675.64	3,167.59	1,431.14	4,970.79	
8 Total de Depósitos	124,135.30	129,618.54	125,028.75	129,903.94	267,415.25	247,668.99	260,894.99	283,754.30	292,116.40	
9 Locales	1,000.00	750.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12 Depósitos de Bancos	1,000.00	750.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	123,135.30	128,868.54	125,028.75	129,903.94	267,415.25	247,668.99	260,894.99	283,754.30	292,116.40	
14 Depósitos de Oficiales	485.63	374.68	224.64	240.81	654.48	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	114,444.66	115,563.53	114,581.09	112,448.66	206,772.44	245,168.99	260,894.99	281,454.30	289,816.40	
16 Depósitos de Bancos	8,205.00	12,930.33	10,223.01	17,214.47	59,988.33	2,500.00	0.00	2,300.00	2,300.00	
17 Patrimonio Total	9,868.20	10,031.08	9,762.42	10,192.18	31,435.50	26,395.51	27,140.91	25,851.71	26,952.05	
18 PROMEDIO (12 MESES)										
19 Total de Activos	163,827.79	175,903.70	165,407.41	169,829.61	242,493.30	233,740.91	238,779.53	250,597.28	327,342.32	
20 Activos Generadores de Ingresos	155,371.06	167,538.53	158,127.04	163,532.98	222,620.24	219,176.01	226,205.56	240,953.24	301,520.45	
21 Total de Prestamos	153,888.97	166,487.54	158,127.04	163,532.98	221,806.46	216,312.69	224,621.77	240,237.67	298,962.32	
22 Total de Inversiones	1,482.09	1,050.99	0.00	0.00	813.78	2,863.32	1,583.80	715.57	2,558.13	
23 Patrimonio Total	9,868.20	10,031.08	9,762.42	10,192.18	20,651.85	18,213.29	18,451.66	18,021.94	29,193.78	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	12,949.74	3,199.28	6,443.50	9,853.40	25,041.74	5,133.41	10,218.13	15,402.37	20,514.44	
26 Egreso de Operaciones	11,993.21	2,883.82	5,701.58	8,434.60	21,707.59	4,557.98	8,861.51	13,261.60	17,607.16	



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27 Ingreso Neto de Intereses	956.53	315.46	741.92	1,418.80	3,334.16	575.43	1,356.62	2,140.77	2,907.28	
28 Otros Ingresos	541.75	174.87	298.27	421.60	1,618.68	1,994.29	2,350.72	3,086.25	4,213.28	
29 Ingreso de Operaciones	1,498.28	490.33	1,040.19	1,840.40	4,952.83	2,569.71	3,707.34	5,227.02	7,120.57	
30 Egresos Generales	1,311.36	307.94	649.47	992.70	2,750.11	436.79	816.85	1,252.99	1,761.73	
31 Utilidad Antes de Provisiones	186.93	182.38	390.72	847.70	2,202.72	2,132.92	2,890.49	3,974.03	5,358.84	
32 Utilidad del Periodo	-46.95	162.88	-105.78	323.98	1,345.44	1,160.00	1,905.41	2,752.74	3,806.59	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	9,955.78	5,890.94	8,649.41	7,481.77	21,549.59	10,360.23	8,679.25	11,028.99	8,970.64	
35 Total Provisiones Para Préstamos	1,892.89	1,911.42	1,746.06	1,708.49	4,100.93	2,530.06	2,512.53	2,748.74	2,551.30	
36 Préstamos Vencidos / Préstamos Totales (%)	6.47	3.54	5.47	4.58	7.44	3.89	2.98	3.48	2.91	
37 Provisiones / Préstamos Vencidos (%)	19.01	32.45	20.19	22.84	19.03	24.42	28.95	24.92	28.44	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.23	1.15	1.10	1.04	1.42	0.95	0.86	0.87	0.83	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	6.02	5.70	5.90	6.00	9.79	9.05	8.69	7.80	8.08	
41 Patrimonio / Activos Generadores de Ing. (%)	6.35	5.99	6.17	6.23	10.84	9.75	9.22	8.12	8.61	
42 Patrimonio / Préstamos Totales (%)	6.41	6.03	6.17	6.23	10.85	9.92	9.32	8.16	8.74	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	3.27	3.19	2.44	2.03	7.74	5.33	5.41	3.14	5.61	
45 Activos Líquidos / Activos Totales (%)	2.47	2.35	1.85	1.55	6.44	4.52	4.52	2.69	4.92	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	4.46	4.00	2.44	2.03	7.79	7.22	6.63	3.64	7.31	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.39	-0.13	0.26	0.60	2.12	1.68	1.52	1.26	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	0.37	-0.13	0.25	0.55	1.99	1.60	1.46	1.16	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	6.50	-2.17	4.24	6.51	25.48	20.65	20.37	13.04	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	7.64	8.15	8.03	11.25	9.37	9.03	8.52	6.80	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	6.89	7.21	6.88	9.75	8.32	7.83	7.34	5.84	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.75	0.94	1.16	1.50	1.05	1.20	1.18	0.96			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	62.80	62.44	53.94	55.53	17.00	22.03	23.97	24.74			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.42	0.38	0.34	0.73	3.64	2.08	1.71	1.40			
56 PRODUCTIVIDAD												
57 Número de Empleados	8.00	9.00	9.00	7.00	7.00	5.00	5.00	5.00	5.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00			
59 Préstamos / Empleados	19,236.12	18,498.62	17,569.67	23,361.85	41,389.14	53,227.57	58,223.30	63,388.47	61,640.14			
60 Depósitos Totales / Empleados	15,516.91	14,402.06	13,892.08	18,557.71	38,202.18	49,533.80	52,179.00	56,750.86	58,423.28			
61 Utilidad Neta / Empleados	0.00	18.10	-11.75	46.28	192.21	232.00	381.08	550.55	761.32			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	96.03	65.76	88.72	95.12	3.85			
64 Préstamos (%)	0.00	0.00	0.00	0.00	88.27	59.85	84.10	93.81	6.38			
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	88.27	59.85	84.10	93.81	6.38			
67 Depósitos (%)	0.00	0.00	0.00	0.00	115.42	91.08	108.67	118.43	9.24			
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	117.17	92.19	108.67	118.43	9.24			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	218.55	163.14	178.01	153.64	-14.26			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	612.16	-1,901.28	749.67	182.92			