



Baneco Internacional (Panamá), 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 | 124,378.52 | 124,856.69 | 136,069.38 | 166,443.93 | 228,293.55 | 357,102.35 | 233,669.43 | 225,058.24 | 214,573.31 | |
| 3 Activos Líquidos | 50,707.68 | 62,452.10 | 85,718.64 | 97,443.63 | 128,669.17 | 165,259.02 | 136,019.93 | 146,443.63 | 109,697.18 | |
| 4 Total de Préstamos | 68,336.96 | 56,751.72 | 45,161.78 | 62,274.29 | 65,004.82 | 64,733.06 | 38,024.45 | 21,997.60 | 18,650.76 | |
| 5 Locales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 6 Extranjeros | 68,336.96 | 56,751.72 | 45,161.78 | 62,274.29 | 65,004.82 | 64,733.06 | 38,024.45 | 21,997.60 | 18,650.76 | |
| 7 Total de Inversiones | 2,571.17 | 2,333.84 | 1,846.65 | 1,913.42 | 26,059.13 | 81,096.81 | 41,703.95 | 43,074.94 | 80,881.89 | |
| 8 Total de Depósitos | 112,463.41 | 110,208.35 | 121,707.45 | 147,506.55 | 213,375.24 | 278,892.65 | 178,203.48 | 186,960.29 | 194,415.45 | |
| 9 Locales | 0.00 | 0.00 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 13 Extranjeros | 112,463.41 | 110,208.35 | 121,707.45 | 147,506.55 | 213,375.24 | 278,892.65 | 178,203.48 | 186,960.29 | 194,415.45 | |
| 14 Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 15 Depósitos de Particulares | 73,681.30 | 75,137.48 | 77,102.68 | 113,358.05 | 202,283.13 | 144,059.17 | 89,798.46 | 113,363.60 | 116,437.86 | |
| 16 Depósitos de Bancos | 38,782.12 | 35,070.86 | 44,604.77 | 34,148.50 | 11,092.12 | 134,833.48 | 88,405.03 | 73,596.69 | 77,977.59 | |
| 17 Patrimonio Total | 10,728.17 | 10,462.62 | 12,139.97 | 14,144.50 | 11,227.36 | 12,383.31 | 17,941.57 | 18,339.34 | 19,756.20 | |
| 18 PROMEDIO (12 MESES) | | | | | | | | | | |
| 19 Total de Activos | 124,378.52 | 124,856.69 | 136,069.38 | 166,443.93 | 176,336.03 | 240,979.52 | 184,869.40 | 195,751.08 | 221,433.43 | |
| 20 Activos Generadores de Ingresos | 70,908.13 | 59,085.57 | 47,008.43 | 64,187.71 | 80,986.04 | 102,457.72 | 63,368.41 | 64,630.12 | 95,298.30 | |
| 21 Total de Prestamos | 68,336.96 | 56,751.72 | 45,161.78 | 62,274.29 | 66,670.89 | 60,742.39 | 41,593.11 | 42,135.94 | 41,827.79 | |
| 22 Total de Inversiones | 2,571.17 | 2,333.84 | 1,846.65 | 1,913.42 | 14,315.15 | 41,715.32 | 21,775.30 | 22,494.18 | 53,470.51 | |
| 23 Patrimonio Total | 10,728.17 | 10,462.62 | 12,139.97 | 14,144.50 | 10,977.77 | 11,422.96 | 15,040.77 | 16,241.92 | 15,491.78 | |
| 24 ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| 25 Ingreso por Intereses | 15,743.35 | 3,356.17 | 6,996.02 | 10,461.84 | 13,831.10 | 7,114.51 | 11,802.73 | 16,996.06 | 19,538.38 | |
| 26 Egreso de Operaciones | 9,338.25 | 2,117.84 | 3,749.71 | 5,655.95 | 8,466.47 | 7,478.87 | 12,690.20 | 16,506.89 | 19,227.89 | |



Baneco Internacional (Panamá), 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 | |
| 27 Ingreso Neto de Intereses | 6,405.10 | 1,238.32 | 3,246.31 | 4,805.89 | 5,364.63 | -364.36 | -887.47 | 489.17 | 310.50 | |
| 28 Otros Ingresos | 3,494.34 | 7,474.32 | 14,835.95 | 17,661.29 | 20,167.35 | 31,921.09 | 37,218.46 | 42,230.37 | 46,366.10 | |
| 29 Ingreso de Operaciones | 9,899.44 | 8,712.64 | 18,082.26 | 22,467.17 | 25,531.98 | 31,556.73 | 36,330.99 | 42,719.54 | 46,676.60 | |
| 30 Egresos Generales | 5,209.07 | 8,922.48 | 16,614.74 | 18,995.12 | 21,234.19 | 30,392.77 | 30,828.77 | 35,755.78 | 38,254.86 | |
| 31 Utilidad Antes de Provisiones | 4,690.37 | -209.83 | 1,467.52 | 3,472.05 | 4,297.79 | 1,163.96 | 5,502.22 | 6,963.76 | 8,421.74 | |
| 32 Utilidad del Periodo | 3,852.86 | -265.55 | 1,411.80 | 3,416.33 | 499.20 | 1,155.94 | 4,714.21 | 5,111.97 | 6,528.84 | |
| 33 CALIDAD DE ACTIVOS | | | | | | | | | | |
| 34 Total de Préstamos Vencidos | 2,922.03 | 2,912.78 | 4,572.78 | 9,190.91 | 8,438.13 | 16,518.63 | 8,124.17 | 2,326.03 | 13,406.95 | |
| 35 Total Provisiones Para Préstamos | 1,983.19 | 1,972.16 | 2,372.63 | 2,372.63 | 5,358.71 | 5,358.71 | 4,963.39 | 5,559.31 | 6,559.31 | |
| 36 Préstamos Vencidos / Préstamos Totales (%) | 4.28 | 5.13 | 10.13 | 14.76 | 12.98 | 25.52 | 21.37 | 10.57 | 71.88 | |
| 37 Provisiones / Préstamos Vencidos (%) | 67.87 | 67.71 | 51.89 | 25.81 | 63.51 | 32.44 | 61.09 | 239.00 | 48.92 | |
| 38 Provisiones para Préstamos / Préstamos Totales (%) | 2.90 | 3.48 | 5.25 | 3.81 | 8.24 | 8.28 | 13.05 | 25.27 | 35.17 | |
| 39 RAZONES DE CAPITAL | | | | | | | | | | |
| 40 Patrimonio / Activos Totales (%) | 8.63 | 8.38 | 8.92 | 8.50 | 4.92 | 3.47 | 7.68 | 8.15 | 9.21 | |
| 41 Patrimonio / Activos Generadores de Ing. (%) | 15.13 | 17.71 | 25.83 | 22.04 | 12.33 | 8.49 | 22.50 | 28.18 | 19.85 | |
| 42 Patrimonio / Préstamos Totales (%) | 15.70 | 18.44 | 26.88 | 22.71 | 17.27 | 19.13 | 47.18 | 83.37 | 105.93 | |
| 43 LIQUIDEZ | | | | | | | | | | |
| 44 Activos Líquidos / Total de Depósitos (%) | 45.09 | 56.67 | 70.43 | 66.06 | 60.30 | 59.26 | 76.33 | 78.33 | 56.42 | |
| 45 Activos Líquidos / Activos Totales (%) | 40.77 | 50.02 | 63.00 | 58.54 | 56.36 | 46.28 | 58.21 | 65.07 | 51.12 | |
| 46 Activos Líquidos + Inversiones / Depósitos Totales (%) | 47.37 | 58.78 | 71.95 | 67.36 | 72.51 | 88.33 | 99.73 | 101.37 | 98.03 | |
| 47 RENTABILIDAD | | | | | | | | | | |
| 48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | -1.80 | 6.01 | 7.10 | 0.62 | 4.51 | 14.88 | 10.55 | 6.85 | |
| 49 Utilidad Neta / Total de Activos (Promedio) (%) | 0.00 | -0.85 | 2.08 | 2.74 | 0.28 | 1.92 | 5.10 | 3.48 | 2.95 | |
| 50 Utilidad Neta / Patrimonio Total (Promedio) (%) | 0.00 | -10.15 | 23.26 | 32.20 | 4.55 | 40.48 | 62.69 | 41.97 | 42.14 | |
| 51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 22.72 | 29.76 | 21.73 | 17.08 | 27.78 | 37.25 | 35.06 | 20.50 | |
| 52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 14.34 | 15.95 | 11.75 | 10.45 | 29.20 | 40.05 | 34.05 | 20.18 | |



Baneco Internacional (Panamá), 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 | | | |
| 53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 8.38 | 13.81 | 9.98 | 6.62 | -1.42 | -2.80 | 1.01 | 0.33 | | | |
| 54 Egresos Generales / Ingresos de Operaciones (%) | 0.00 | 102.41 | 91.88 | 84.55 | 83.17 | 96.31 | 84.86 | 83.70 | 81.96 | | | |
| 55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 50.60 | 63.12 | 36.69 | 24.90 | 124.62 | 117.47 | 87.12 | 48.65 | | | |
| 56 PRODUCTIVIDAD | | | | | | | | | | | | |
| 57 Número de Empleados | 7.00 | 7.00 | 8.00 | 8.00 | 9.00 | 9.00 | 10.00 | 9.00 | 10.00 | | | |
| 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 | 9,762.42 | 8,107.39 | 5,645.22 | 7,784.29 | 7,222.76 | 7,192.56 | 3,802.45 | 2,444.18 | 1,865.08 | | | |
| 60 Depósitos Totales / Empleados | 16,066.20 | 15,744.05 | 15,213.43 | 18,438.32 | 23,708.36 | 30,988.07 | 17,820.35 | 20,773.37 | 19,441.54 | | | |
| 61 Utilidad Neta / Empleados | 0.00 | -37.94 | 176.47 | 427.04 | 55.47 | 128.44 | 471.42 | 568.00 | 652.88 | | | |
| 62 TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | | | | |
| 63 Activos (%) | 0.00 | 0.00 | 0.00 | 0.00 | 83.55 | 186.01 | 71.73 | 35.22 | -6.01 | | | |
| 64 Préstamos (%) | 0.00 | 0.00 | 0.00 | 0.00 | -4.88 | 14.06 | -15.80 | -64.68 | -71.31 | | | |
| 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 | -4.88 | 14.06 | -15.80 | -64.68 | -71.31 | | | |
| 67 Depósitos (%) | 0.00 | 0.00 | 0.00 | 0.00 | 89.73 | 153.06 | 46.42 | 26.75 | -8.89 | | | |
| 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 | 89.73 | 153.06 | 46.42 | 26.75 | -8.89 | | | |
| 70 Patrimonio (%) | 0.00 | 0.00 | 0.00 | 0.00 | 4.65 | 18.36 | 47.79 | 29.66 | 75.96 | | | |
| 71 Utilidad Neta (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | -535.30 | 233.91 | 49.63 | 1,207.87 | | | |