



BankBoston, N.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	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	441,263.63	396,084.49	430,198.84	424,191.58	425,665.06	415,070.73	389,537.21	383,886.11	397,466.79	
3 Activos Líquidos	60,815.02	20,053.59	24,093.70	36,836.42	46,563.90	46,158.61	54,549.13	44,578.54	63,325.97	
4 Total de Préstamos	319,541.20	317,405.24	347,913.92	331,565.40	328,877.79	311,892.66	279,205.66	278,631.52	268,855.50	
5 Locales	317,316.16	315,345.46	346,020.87	329,340.93	326,823.94	310,548.53	276,818.02	277,754.93	267,979.80	
6 Extranjeros	2,225.05	2,059.78	1,893.05	2,224.47	2,053.86	1,344.13	2,387.64	876.59	875.71	
7 Total de Inversiones	56,621.47	54,670.26	54,917.99	51,544.50	46,101.09	51,609.16	51,063.14	56,025.24	60,256.15	
8 Total de Depósitos	402,578.24	356,177.60	387,994.98	373,122.94	378,806.16	365,500.27	335,807.54	334,107.27	343,628.60	
9 Locales	230,943.76	207,658.31	235,451.17	224,407.61	243,357.69	228,942.92	213,176.50	205,675.84	193,513.90	
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	83,208.46	78,539.75	92,048.64	106,889.14	110,687.01	128,218.99	118,675.38	110,728.61	118,834.06	
12 Depósitos de Bancos	147,735.30	129,118.56	143,402.53	117,518.47	132,670.68	100,723.93	94,501.12	94,947.22	74,679.84	
13 Extranjeros	171,634.48	148,519.30	152,543.81	148,715.33	135,448.47	136,557.35	122,631.04	128,431.44	150,114.70	
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	8,914.48	9,799.30	7,683.81	8,856.22	8,948.47	13,981.31	8,953.24	11,996.44	11,978.19	
16 Depósitos de Bancos	162,720.00	138,720.00	144,860.00	139,859.10	126,500.00	122,576.03	113,677.80	116,435.00	138,136.51	
17 Patrimonio Total	31,096.59	33,966.94	34,728.68	36,864.67	37,967.15	39,752.41	41,503.18	42,638.28	42,597.12	
18 PROMEDIO (12 MESES)										
19 Total de Activos	441,263.63	396,084.49	430,198.84	424,191.58	433,464.35	405,577.61	409,868.03	404,038.84	411,565.93	
20 Activos Generadores de Ingresos	376,162.68	372,075.50	402,831.91	383,109.90	375,570.78	367,788.66	366,550.35	358,883.33	352,045.27	
21 Total de Prestamos	319,541.20	317,405.24	347,913.92	331,565.40	324,209.50	314,648.95	313,559.79	305,098.46	298,866.65	
22 Total de Inversiones	56,621.47	54,670.26	54,917.99	51,544.50	51,361.28	53,139.71	52,990.56	53,784.87	53,178.62	
23 Patrimonio Total	31,096.59	33,966.94	34,728.68	36,864.67	34,531.87	36,859.68	38,115.93	39,751.48	40,282.13	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	26,713.77	5,540.37	10,881.95	16,110.96	17,889.01	4,616.03	9,209.40	13,385.04	17,478.31	
26 Egreso de Operaciones	14,540.80	1,868.84	3,669.73	5,501.57	5,971.63	1,254.08	2,375.75	3,312.68	4,194.95	



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27 Ingreso Neto de Intereses	12,172.96	3,671.54	7,212.22	10,609.39	11,917.38	3,361.96	6,833.65	10,072.36	13,283.35	
28 Otros Ingresos	2,657.80	571.66	1,138.87	2,230.88	2,422.90	754.11	1,654.57	2,168.15	2,753.45	
29 Ingreso de Operaciones	14,830.76	4,243.20	8,351.09	12,840.27	14,340.27	4,116.06	8,488.22	12,240.51	16,036.80	
30 Egresos Generales	8,341.36	1,345.41	4,701.02	7,014.08	8,816.45	2,330.80	4,952.19	7,569.38	11,406.83	
31 Utilidad antes de Provisiones	6,489.40	2,897.79	3,650.06	5,826.19	5,523.82	1,785.27	3,536.03	4,671.13	4,629.97	
32 Utilidad del Periodo	6,489.39	2,897.79	3,650.06	5,795.19	5,492.82	1,785.27	3,536.03	4,671.13	4,629.97	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	302.22	381.01	529.35	278.81	153.66	135.70	596.28	291.28	288.77	
35 Total Provisiones Para Préstamos	187.50	187.50	187.50	7.50	1.20	1.20	1.20	1.20	1.20	
36 Préstamos Vencidos / Préstamos Totales (%)	0.09	0.12	0.15	0.08	0.05	0.04	0.21	0.10	0.11	
37 Provisiones / Préstamos Vencidos (%)	62.04	49.21	35.42	2.69	0.78	0.88	0.20	0.41	0.42	
38 Provisiones para Préstamos / Préstamos Totales (%)	0.06	0.06	0.05	0.00	0.00	0.00	0.00	0.00	0.00	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	7.05	8.58	8.07	8.69	8.92	9.58	10.65	11.11	10.72	
41 Patrimonio / Activos Generadores de Ing. (%)	8.27	9.13	8.62	9.62	10.13	10.94	12.57	12.74	12.94	
42 Patrimonio / Préstamos Totales (%)	9.73	10.70	9.98	11.12	11.54	12.75	14.86	15.30	15.84	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	15.11	5.63	6.21	9.87	12.29	12.63	16.24	13.34	18.43	
45 Activos Líquidos / Activos Totales (%)	13.78	5.06	5.60	8.68	10.94	11.12	14.00	11.61	15.93	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	29.17	20.98	20.36	23.69	24.46	26.75	31.45	30.11	35.96	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.12	1.81	2.02	1.46	1.94	1.93	1.74	1.32	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	2.93	1.70	1.82	1.27	1.76	1.73	1.54	1.12	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	34.12	21.02	20.96	15.91	19.37	18.55	15.67	11.49	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	5.96	5.40	5.61	4.76	5.02	5.02	4.97	4.96	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.01	1.82	1.91	1.59	1.36	1.30	1.23	1.19	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.95	3.58	3.69	3.17	3.66	3.73	3.74	3.77			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	31.71	56.29	54.63	61.48	56.63	58.34	61.84	71.13			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.61	0.57	0.78	0.65	0.82	0.90	0.81	0.78			
56 PRODUCTIVIDAD												
57 Número de Empleados	107.00	111.00	113.00	117.00	118.00	119.00	114.00	111.00	113.00			
58 Número de Sucursales	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00			
59 Préstamos / Empleados	2,986.37	2,859.51	3,078.88	2,833.89	2,787.10	2,620.95	2,449.17	2,510.19	2,379.25			
60 Depósitos Totales / Empleados	3,762.41	3,208.81	3,433.58	3,189.08	3,210.22	3,071.43	2,945.68	3,009.98	3,040.96			
61 Utilidad Neta / Empleados	0.00	26.11	32.30	49.53	46.55	15.00	31.02	42.08	40.97			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	-3.53	4.79	-9.45	-9.50	-6.62			
64 Préstamos (%)	0.00	0.00	0.00	0.00	2.92	-1.74	-19.75	-15.96	-18.25			
65 Locales (%)	0.00	0.00	0.00	0.00	3.00	-1.52	-20.00	-15.66	-18.00			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-7.69	-34.74	26.13	-60.59	-57.36			
67 Depósitos (%)	0.00	0.00	0.00	0.00	-5.90	2.62	-13.45	-10.46	-9.29			
68 Locales (%)	0.00	0.00	0.00	0.00	5.38	10.25	-9.46	-8.35	-20.48			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-21.08	-8.05	-19.61	-13.64	10.83			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	22.09	17.03	19.51	15.66	12.19			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-38.39	-3.12	-19.40	-15.71			