



**Banco Continental de Panamá, S.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	1,277,204.70	1,222,357.11	1,220,036.25	1,544,247.24	1,615,636.71	1,620,997.54	1,647,358.88	1,628,032.48	1,819,806.74	
3 Activos Líquidos	185,572.70	99,971.98	66,547.81	132,731.80	181,170.79	165,397.69	188,921.10	152,708.03	188,019.38	
4 Total de Préstamos	691,515.67	688,813.24	680,334.22	902,497.13	890,031.24	884,593.47	880,426.95	1,076,613.65	1,198,486.18	
5 Locales	629,248.13	629,925.78	624,734.48	839,811.34	820,653.17	813,466.13	808,026.68	993,961.32	1,056,155.48	
6 Extranjeros	62,267.54	58,887.47	55,599.73	62,685.79	69,378.07	71,127.33	72,400.26	82,652.33	142,330.70	
7 Total de Inversiones	352,701.23	384,665.89	414,758.59	439,100.07	460,104.33	486,607.82	501,986.93	320,377.11	356,088.29	
8 Total de Depósitos	820,815.67	798,958.52	822,526.65	1,140,972.43	1,129,627.71	1,086,362.97	1,071,836.97	1,072,707.40	1,183,656.69	
9 Locales	768,507.82	733,878.50	743,317.04	956,048.74	1,004,508.95	985,180.41	959,167.89	989,166.60	1,067,482.85	
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	758,985.99	692,027.45	615,975.11	902,226.24	885,512.37	861,662.46	872,527.69	880,576.48	934,152.89	
12 Depósitos de Bancos	9,521.84	41,851.05	127,341.93	53,822.50	118,996.59	123,517.95	86,640.20	108,590.13	133,329.96	
13 Extranjeros	52,307.85	65,080.03	79,209.61	184,923.69	125,118.76	101,182.56	112,669.08	83,540.80	116,173.84	
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	51,307.85	56,727.84	70,439.93	113,469.09	99,038.49	89,020.38	91,433.48	72,891.47	77,501.10	
16 Depósitos de Bancos	1,000.00	8,352.19	8,769.68	71,454.60	26,080.27	12,162.18	21,235.59	10,649.33	38,672.74	
17 Patrimonio Total	116,724.95	121,342.23	127,005.71	171,750.32	183,266.49	188,430.64	193,743.82	198,401.43	192,221.93	
18 PROMEDIO (12 MESES)										
19 Total de Activos	1,277,204.70	1,222,357.11	1,220,036.25	1,544,247.24	1,446,420.70	1,421,677.32	1,433,697.57	1,586,139.86	1,717,721.72	
20 Activos Generadores de Ingresos	1,044,216.90	1,073,479.13	1,095,092.80	1,341,597.19	1,197,176.24	1,222,340.21	1,238,753.34	1,369,293.97	1,452,355.02	
21 Total de Prestamos	691,515.67	688,813.24	680,334.22	902,497.13	790,773.46	786,703.35	780,380.58	989,555.39	1,044,258.71	
22 Total de Inversiones	352,701.23	384,665.89	414,758.59	439,100.07	406,402.78	435,636.86	458,372.76	379,738.59	408,096.31	
23 Patrimonio Total	116,724.95	121,342.23	127,005.71	171,750.32	149,995.72	154,886.43	160,374.77	185,075.88	187,744.21	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	98,630.17	25,502.96	51,816.79	105,499.23	134,281.58	28,938.43	59,245.75	87,269.82	111,817.66	
26 Egreso de Operaciones	65,794.75	13,463.14	26,188.42	51,289.99	73,112.40	12,169.38	23,810.87	35,791.94	52,314.14	



**Banco Continental de Panamá, S.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	
27 Ingreso Neto de Intereses	32,835.42	12,039.82	25,628.38	54,209.24	61,169.18	16,769.04	35,434.88	51,477.89	59,503.52	
28 Otros Ingresos	13,923.27	2,906.20	4,023.89	6,952.02	9,556.70	1,811.25	3,063.67	5,207.50	8,659.16	
29 Ingreso de Operaciones	46,758.69	14,946.03	29,652.26	61,161.26	70,725.88	18,580.30	38,498.55	56,685.39	68,162.68	
30 Egresos Generales	23,552.29	7,019.09	12,916.02	26,854.17	39,046.69	8,535.16	18,193.99	26,941.78	39,143.57	
31 Utilidad Antes de Provisiones	23,206.40	7,926.94	16,736.24	34,307.09	31,679.19	10,045.14	20,304.57	29,743.61	29,019.12	
32 Utilidad del Periodo	15,646.39	6,426.94	13,736.24	26,507.09	20,679.19	7,390.14	15,108.47	21,892.52	20,631.36	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	11,011.44	17,643.90	15,182.96	32,424.78	21,676.75	25,084.86	28,280.65	30,093.93	18,154.56	
35 Total Provisiones Para Préstamos	14,569.46	16,055.10	17,385.53	30,099.37	26,630.85	28,767.48	30,943.58	33,785.35	25,131.45	
36 Préstamos Vencidos / Préstamos Totales (%)	1.59	2.56	2.23	3.59	2.44	2.84	3.21	2.80	1.51	
37 Provisiones / Préstamos Vencidos (%)	132.31	91.00	114.51	92.83	122.85	114.68	109.42	112.27	138.43	
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.11	2.33	2.56	3.34	2.99	3.25	3.51	3.14	2.10	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	9.14	9.93	10.41	11.12	11.34	11.62	11.76	12.19	10.56	
41 Patrimonio / Activos Generadores de Ing. (%)	11.18	11.30	11.60	12.80	13.57	13.74	14.01	14.20	12.36	
42 Patrimonio / Préstamos Totales (%)	16.88	17.62	18.67	19.03	20.59	21.30	22.01	18.43	16.04	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	22.61	12.51	8.09	11.63	16.04	15.22	17.63	14.24	15.88	
45 Activos Líquidos / Activos Totales (%)	14.53	8.18	5.45	8.60	11.21	10.20	11.47	9.38	10.33	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	65.58	60.66	58.52	50.12	56.77	60.02	64.46	44.10	45.97	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.39	2.51	2.63	1.73	2.42	2.44	2.13	1.42	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	2.10	2.25	2.29	1.43	2.08	2.11	1.84	1.20	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	21.19	21.63	20.58	13.79	19.09	18.84	15.77	10.99	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	9.50	9.46	10.48	11.22	9.47	9.57	8.50	7.70	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	5.02	4.78	5.10	6.11	3.98	3.84	3.49	3.60	



**Banco Continental de Panamá, S.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			
53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.49	4.68	5.39	5.11	5.49	5.72	5.01	4.10			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	46.96	43.56	43.91	55.21	45.94	47.26	47.53	57.43			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.08	0.73	0.69	0.80	0.59	0.49	0.51	0.60			
56 PRODUCTIVIDAD												
57 Número de Empleados	599.00	533.00	519.00	697.00	745.00	758.00	781.00	758.00	763.00			
58 Número de Sucursales	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00			
59 Préstamos / Empleados	1,154.45	1,292.33	1,310.86	1,294.83	1,194.67	1,167.01	1,127.31	1,420.33	1,570.76			
60 Depósitos Totales / Empleados	1,370.31	1,498.98	1,584.83	1,636.98	1,516.28	1,433.20	1,372.39	1,415.18	1,551.32			
61 Utilidad Neta / Empleados	0.00	12.06	26.47	38.03	27.76	9.75	19.35	28.88	27.04			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	26.50	32.61	35.03	5.43	12.64			
64 Préstamos (%)	0.00	0.00	0.00	0.00	28.71	28.42	29.41	19.29	34.66			
65 Locales (%)	0.00	0.00	0.00	0.00	30.42	29.14	29.34	18.36	28.70			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	11.42	20.79	30.22	31.85	105.15			
67 Depósitos (%)	0.00	0.00	0.00	0.00	37.62	35.97	30.31	-5.98	4.78			
68 Locales (%)	0.00	0.00	0.00	0.00	30.71	34.24	29.04	3.46	6.27			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	139.20	55.47	42.24	-54.82	-7.15			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	57.01	55.29	52.55	15.52	4.89			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	14.99	9.99	-17.41	-0.23			