



**Lloyds TSB Bank, PLC.**  
**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	283,026.00	234,603.27	227,677.28	191,146.57	164,735.58	173,171.86	242,440.59	263,451.13	241,331.46	
3 Activos Líquidos	110,516.25	76,557.94	49,354.89	30,934.01	26,504.46	41,065.17	119,391.09	139,229.94	143,210.85	
4 Total de Préstamos	141,136.66	127,219.60	145,015.02	138,273.54	118,667.54	109,535.61	106,658.56	105,942.97	86,871.40	
5 Locales	131,992.86	118,841.91	137,587.33	131,538.62	113,521.77	103,895.49	101,975.22	102,047.58	84,033.66	
6 Extranjeros	9,143.80	8,377.69	7,427.68	6,734.92	5,145.76	5,640.12	4,683.34	3,895.38	2,837.74	
7 Total de Inversiones	23,455.00	22,971.25	22,401.72	9,801.24	10,271.19	10,489.37	6,954.82	7,020.73	0.00	
8 Total de Depósitos	267,707.34	222,373.40	210,243.04	170,892.72	145,459.40	151,172.19	223,131.31	241,245.82	216,980.55	
9 Locales	50,918.15	57,416.76	60,416.12	41,735.69	41,558.83	38,782.39	41,059.91	48,688.07	35,927.95	
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	50,918.15	57,416.76	60,416.12	41,735.69	41,558.83	38,782.39	39,055.64	42,679.42	35,927.95	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	2,004.27	6,008.65	0.00	
13 Extranjeros	216,789.20	164,956.64	149,826.92	129,157.03	103,900.57	112,389.81	182,071.41	192,557.75	181,052.60	
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	67,525.46	68,386.23	75,466.09	76,613.51	76,278.96	90,396.87	156,360.37	167,673.57	162,518.29	
16 Depósitos de Bancos	149,263.73	96,570.41	74,360.83	52,543.52	27,621.61	21,992.94	25,711.04	24,884.18	18,534.31	
17 Patrimonio Total	7,023.70	5,853.72	9,260.52	9,942.53	10,002.66	10,539.54	11,265.28	11,810.13	12,151.70	
18 PROMEDIO (12 MESES)										
19 Total de Activos	283,026.00	234,603.27	227,677.28	191,146.57	223,880.79	203,887.56	235,058.93	227,298.85	203,033.52	
20 Activos Generadores de Ingresos	164,591.66	150,190.85	167,416.73	148,074.78	146,765.19	135,107.91	140,515.06	130,519.24	107,905.06	
21 Total de Prestamos	141,136.66	127,219.60	145,015.02	138,273.54	129,902.10	118,377.60	125,836.79	122,108.25	102,769.47	
22 Total de Inversiones	23,455.00	22,971.25	22,401.72	9,801.24	16,863.09	16,730.31	14,678.27	8,410.99	5,135.59	
23 Patrimonio Total	7,023.70	5,853.72	9,260.52	9,942.53	8,513.18	8,196.63	10,262.90	10,876.33	11,077.18	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	12,913.60	2,388.37	4,849.82	6,887.68	8,777.46	1,518.75	3,072.93	4,619.41	6,128.83	
26 Egreso de Operaciones	8,716.77	1,215.06	2,410.48	3,286.29	4,004.85	505.45	1,062.28	1,608.34	2,149.96	



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27 Ingreso Neto de Intereses	4,196.82	1,173.30	2,439.34	3,601.40	4,772.61	1,013.29	2,010.65	3,011.07	3,978.87	
28 Otros Ingresos	1,385.67	418.85	793.72	1,235.42	1,968.28	488.72	1,238.00	2,482.24	3,340.25	
29 Ingreso de Operaciones	5,582.49	1,592.16	3,233.06	4,836.82	6,740.88	1,502.01	3,248.66	5,493.31	7,319.12	
30 Egresos Generales	3,300.05	920.09	1,875.61	2,797.36	4,573.51	962.60	1,978.50	3,259.76	4,689.89	
31 Utilidad antes de Provisiones	2,282.44	672.06	1,357.45	2,039.46	2,167.38	539.41	1,270.15	2,233.55	2,629.23	
32 Utilidad del Periodo	-2,418.35	672.06	458.87	1,140.87	1,201.01	536.88	1,262.62	1,807.46	2,149.04	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	2,902.57	1,103.58	2,532.14	2,026.16	1,442.95	1,428.45	1,571.35	1,185.02	1,212.36	
35 Total Provisiones Para Préstamos	3,217.47	3,101.82	3,973.92	3,947.45	3,506.41	3,407.64	3,048.47	2,922.59	2,580.81	
36 Préstamos Vencidos / Préstamos Totales (%)	2.06	0.87	1.75	1.47	1.22	1.30	1.47	1.12	1.40	
37 Provisiones / Préstamos Vencidos (%)	110.85	281.07	156.94	194.82	243.00	238.55	194.00	246.63	212.88	
38 Provisiones para Préstamos / Préstamos Totales (%)	2.28	2.44	2.74	2.85	2.95	3.11	2.86	2.76	2.97	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	2.48	2.50	4.07	5.20	6.07	6.09	4.65	4.48	5.04	
41 Patrimonio / Activos Generadores de Ing. (%)	4.27	3.90	5.53	6.71	7.76	8.78	9.92	10.45	13.99	
42 Patrimonio / Préstamos Totales (%)	4.98	4.60	6.39	7.19	8.43	9.62	10.56	11.15	13.99	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	41.28	34.43	23.48	18.10	18.22	27.16	53.51	57.71	66.00	
45 Activos Líquidos / Activos Totales (%)	39.05	32.63	21.68	16.18	16.09	23.71	49.25	52.85	59.34	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	50.04	44.76	34.13	23.84	25.28	34.10	56.62	60.62	66.00	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.79	0.55	1.03	0.82	1.59	1.80	1.85	1.99	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	1.15	0.40	0.80	0.54	1.05	1.07	1.06	1.06	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	45.92	9.91	15.30	14.11	26.20	24.61	22.16	19.40	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	6.36	5.79	6.20	5.98	4.50	4.37	4.72	5.68	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.24	2.88	2.96	2.73	1.50	1.51	1.64	1.99	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.12	2.91	3.24	3.25	3.00	2.86	3.08	3.69			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	57.79	58.01	57.83	67.85	64.09	60.90	59.34	64.08			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.12	0.95	1.11	1.34	1.45	1.76	2.54	3.10			
56 PRODUCTIVIDAD												
57 Número de Empleados	85.00	85.00	85.00	84.00	83.00	86.00	84.00	80.00	80.00			
58 Número de Sucursales	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00			
59 Préstamos / Empleados	1,660.43	1,496.70	1,706.06	1,646.11	1,429.73	1,273.67	1,269.74	1,324.29	1,085.89			
60 Depósitos Totales / Empleados	3,149.50	2,616.16	2,473.45	2,034.44	1,752.52	1,757.82	2,656.33	3,015.57	2,712.26			
61 Utilidad Neta / Empleados	0.00	7.91	5.40	13.58	14.47	6.24	15.03	22.59	26.86			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	-41.79	-26.19	6.48	37.83	46.50			
64 Préstamos (%)	0.00	0.00	0.00	0.00	-15.92	-13.90	-26.45	-23.38	-26.79			
65 Locales (%)	0.00	0.00	0.00	0.00	-13.99	-12.58	-25.88	-22.42	-25.98			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-43.72	-32.68	-36.95	-42.16	-44.85			
67 Depósitos (%)	0.00	0.00	0.00	0.00	-45.66	-32.02	6.13	41.17	49.17			
68 Locales (%)	0.00	0.00	0.00	0.00	-18.38	-32.45	-32.04	16.66	-13.55			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-52.07	-31.87	21.52	49.09	74.26			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	42.41	80.05	21.65	18.78	21.48			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-20.12	175.16	58.43	78.94			