



**Banco Agrícola (Panamá), S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 19**

	2002		2003				2004			
	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	107,534.93	95,415.67	108,044.85	125,303.27	159,760.65	153,041.46	167,964.57	203,431.25	199,120.80	
3 Activos Líquidos	53,465.22	36,512.18	58,892.62	19,729.55	71,327.17	42,375.38	377.05	37,934.48	56,973.22	
4 Total de Préstamos	41,649.39	49,910.79	48,588.27	104,767.25	88,112.97	89,554.94	129,727.62	129,817.96	128,129.07	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	41,649.39	49,910.79	48,588.27	104,767.25	88,112.97	89,554.94	129,727.62	129,817.96	128,129.07	
7 Total de Inversiones	11,676.23	8,357.84	0.00	0.00	0.00	19,602.00	29,735.18	34,198.90	12,508.25	
8 Total de Depósitos	99,845.43	87,266.26	81,246.08	95,542.13	129,097.90	127,315.20	136,903.28	162,367.41	162,564.75	
9 Locales	2,000.00	2,500.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	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	2,000.00	2,500.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	0.00	
13 Extranjeros	97,845.43	84,766.26	79,246.08	93,542.13	127,097.90	125,315.20	134,903.28	160,367.41	162,564.75	
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	74,809.06	63,684.58	62,778.09	75,041.63	105,422.90	110,224.73	118,394.10	142,937.44	148,220.61	
16 Depósitos de Bancos	23,036.37	21,081.68	16,467.99	18,500.50	21,675.00	15,090.47	16,509.18	17,429.97	14,344.14	
17 Patrimonio Total	7,427.06	7,901.97	26,230.48	27,241.50	28,254.01	25,394.20	25,858.32	26,895.58	28,385.83	
18 PROMEDIO (12 MESES)										
19 Total de Activos	105,732.34	99,381.30	108,673.45	121,797.75	133,647.79	124,228.56	138,004.71	164,367.26	179,440.72	
20 Activos Generadores de Ingresos	26,662.81	56,275.55	54,231.05	79,050.44	70,719.29	83,712.79	104,025.54	134,392.05	114,375.15	
21 Total de Prestamos	20,824.69	52,096.63	48,323.35	73,177.54	64,881.18	69,732.87	89,157.95	117,292.60	108,121.02	
22 Total de Inversiones	5,838.11	4,178.92	5,907.69	5,872.90	5,838.11	13,979.92	14,867.59	17,099.45	6,254.13	
23 Patrimonio Total	8,136.87	7,059.97	16,494.92	17,280.69	17,840.54	16,648.08	26,044.40	27,068.54	28,319.92	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	6,716.27	1,575.35	3,094.37	4,772.86	7,368.29	1,682.41	3,605.07	5,979.73	9,096.86	
26 Egreso de Operaciones	3,831.44	849.91	1,603.79	2,421.46	3,451.89	1,150.60	2,256.09	3,577.63	5,362.18	



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27 Ingreso Neto de Intereses	2,884.84	725.45	1,490.58	2,351.40	3,916.40	531.82	1,348.98	2,402.11	3,734.68	
28 Otros Ingresos	2.42	0.46	225.90	235.51	237.45	0.64	10.61	11.37	312.89	
29 Ingreso de Operaciones	2,887.26	725.91	1,716.48	2,586.91	4,153.85	532.46	1,359.59	2,413.47	4,047.58	
30 Egresos Generales	324.41	109.01	168.06	247.51	373.17	102.98	244.66	376.44	383.76	
31 Utilidad Antes de Provisiones	2,562.85	616.90	1,548.41	2,339.40	3,780.68	429.48	1,114.94	2,037.04	3,663.81	
32 Utilidad del Periodo	2,142.15	474.91	1,203.42	2,214.44	3,226.95	498.98	778.35	1,699.72	3,305.86	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
35 Total Provisiones Para Préstamos	420.70	562.69	545.44	1,151.15	974.43	904.93	1,311.01	1,311.74	1,332.39	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.01	1.13	1.12	1.10	1.11	1.01	1.01	1.01	1.04	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	6.91	8.28	24.28	21.74	17.69	16.59	15.40	13.22	14.26	
41 Patrimonio / Activos Generadores de Ing. (%)	13.93	13.56	53.99	26.00	32.07	23.26	16.22	16.40	20.18	
42 Patrimonio / Préstamos Totales (%)	17.83	15.83	53.99	26.00	32.07	28.36	19.93	20.72	22.15	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	53.55	41.84	72.49	20.65	55.25	33.28	0.28	23.36	35.05	
45 Activos Líquidos / Activos Totales (%)	49.72	38.27	54.51	15.75	44.65	27.69	0.22	18.65	28.61	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	65.24	51.42	72.49	20.65	55.25	48.68	22.00	44.43	42.74	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	8.03	3.38	4.44	3.74	4.56	2.38	1.50	1.69	2.89	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.03	1.91	2.21	2.42	2.41	1.61	1.13	1.38	1.84	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	26.33	26.91	14.59	17.09	18.09	11.99	5.98	8.37	11.67	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	25.19	11.20	11.41	8.05	10.42	8.04	6.93	5.93	7.95	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	14.37	6.04	5.91	4.08	4.88	5.50	4.34	3.55	4.69	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.82	5.16	5.50	3.97	5.54	2.54	2.59	2.38	3.27	
54 Egresos Generales / Ingresos de Operaciones (%)	11.24	15.02	9.79	9.57	8.98	19.34	17.99	15.60	9.48	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.01	0.00	0.83	0.40	0.34	0.00	0.02	0.01	0.27	
56 PRODUCTIVIDAD										
57 Número de Empleados	2.00	2.00	2.00	3.00	3.00	4.00	3.00	4.00	4.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	
59 Préstamos / Empleados	20,824.69	24,955.39	24,294.14	34,922.42	29,370.99	22,388.74	43,242.54	32,454.49	32,032.27	
60 Depósitos Totales / Empleados	49,922.72	43,633.13	40,623.04	31,847.38	43,032.63	31,828.80	45,634.43	40,591.85	40,641.19	
61 Utilidad Neta / Empleados	1,071.07	237.46	601.71	738.15	1,075.65	124.74	259.45	424.93	826.46	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	3.47	-7.67	-1.15	5.93	48.57	60.39	55.46	62.35	24.64	
64 Préstamos (%)	0.00	-8.05	1.10	151.92	111.56	79.43	166.99	23.91	45.41	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	0.00	-8.05	1.10	151.92	111.56	79.43	166.99	23.91	45.41	
67 Depósitos (%)	5.85	-9.77	-20.46	-13.53	29.30	45.89	68.50	69.94	25.92	
68 Locales (%)	-33.33	-50.00	-80.00	0.00	0.00	-20.00	0.00	0.00	0.00	
69 Extranjeros (%)	7.14	-7.58	-14.00	-15.34	29.90	47.84	70.23	71.44	27.91	
70 Patrimonio (%)	-16.05	27.08	288.06	272.16	280.42	221.37	-1.42	-1.27	0.47	
71 Utilidad Neta (%)	0.00	-49.10	-18.38	8.82	50.64	5.07	-35.32	-23.24	2.45	