



BCT Bank International, 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 | 321,158.81 | 291,578.11 | 312,151.65 | 331,364.95 | 333,525.82 | 362,344.31 | 362,171.26 | 382,228.22 | 367,660.65 | |
| 3 Activos Líquidos | 20,698.59 | 13,193.71 | 14,119.47 | 8,906.42 | 17,587.34 | 16,551.69 | 33,382.49 | 41,674.62 | 30,954.07 | |
| 4 Total de Préstamos | 289,723.95 | 266,137.85 | 291,116.49 | 316,942.36 | 308,200.70 | 341,012.35 | 323,678.22 | 334,618.16 | 330,719.32 | |
| 5 Locales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 6 Extranjeros | 289,723.95 | 266,137.85 | 291,116.49 | 316,942.36 | 308,200.70 | 341,012.35 | 323,678.22 | 334,618.16 | 330,719.32 | |
| 7 Total de Inversiones | 145.47 | 4,675.64 | 3,167.59 | 1,431.14 | 3,780.72 | 2.62 | 2.20 | 2.00 | 1.35 | |
| 8 Total de Depósitos | 267,415.25 | 247,668.99 | 260,894.99 | 283,754.30 | 292,116.40 | 317,468.95 | 324,595.98 | 345,906.77 | 329,682.80 | |
| 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 | 267,415.25 | 247,668.99 | 260,894.99 | 283,754.30 | 292,116.40 | 317,468.95 | 324,595.98 | 345,906.77 | 329,682.80 | |
| 14 Depósitos de Oficiales | 654.48 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 15 Depósitos de Particulares | 206,772.44 | 245,168.99 | 260,894.99 | 281,454.30 | 289,816.40 | 312,835.77 | 323,004.32 | 344,897.53 | 327,133.95 | |
| 16 Depósitos de Bancos | 59,988.33 | 2,500.00 | 0.00 | 2,300.00 | 2,300.00 | 4,633.18 | 1,591.67 | 1,009.25 | 2,548.85 | |
| 17 Patrimonio Total | 31,435.50 | 26,395.51 | 27,140.91 | 25,851.71 | 26,952.05 | 26,026.06 | 26,910.04 | 27,799.18 | 29,978.97 | |
| 18 PROMEDIO (12 MESES) | | | | | | | | | | |
| 19 Total de Activos | 242,493.30 | 233,740.91 | 238,779.53 | 250,597.28 | 327,342.32 | 326,961.21 | 337,161.46 | 356,796.59 | 350,593.23 | |
| 20 Activos Generadores de Ingresos | 222,620.24 | 219,176.01 | 226,205.56 | 240,953.24 | 300,925.42 | 305,914.23 | 308,982.25 | 326,496.83 | 321,351.04 | |
| 21 Total de Prestamos | 221,806.46 | 216,312.69 | 224,621.77 | 240,237.67 | 298,962.32 | 303,575.10 | 307,397.35 | 325,780.26 | 319,460.01 | |
| 22 Total de Inversiones | 813.78 | 2,863.32 | 1,583.80 | 715.57 | 1,963.09 | 2,339.13 | 1,584.89 | 716.57 | 1,891.04 | |
| 23 Patrimonio Total | 20,651.85 | 18,213.29 | 18,451.66 | 18,021.94 | 29,193.78 | 26,210.78 | 27,025.48 | 26,825.44 | 28,465.51 | |
| 24 ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| 25 Ingreso por Intereses | 25,041.74 | 5,133.41 | 10,218.13 | 15,402.37 | 20,514.44 | 5,137.58 | 10,829.17 | 16,534.62 | 22,564.50 | |
| 26 Egreso de Operaciones | 21,707.59 | 4,557.98 | 8,861.51 | 13,261.60 | 17,607.16 | 4,241.57 | 8,973.33 | 13,798.70 | 18,652.06 | |



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| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | |
| 27 Ingreso Neto de Intereses | 3,334.16 | 575.43 | 1,356.62 | 2,140.77 | 2,907.28 | 896.01 | 1,855.84 | 2,735.92 | 3,912.44 | |
| 28 Otros Ingresos | 1,618.68 | 1,994.29 | 2,350.72 | 3,086.25 | 4,213.28 | 457.06 | 861.88 | 2,707.54 | 5,245.37 | |
| 29 Ingreso de Operaciones | 4,952.83 | 2,569.71 | 3,707.34 | 5,227.02 | 7,120.57 | 1,353.07 | 2,717.72 | 5,443.47 | 9,157.81 | |
| 30 Egresos Generales | 2,750.11 | 436.79 | 816.85 | 1,252.99 | 1,761.73 | 327.00 | 788.94 | 1,218.42 | 1,862.63 | |
| 31 Utilidad Antes de Provisiones | 2,202.72 | 2,132.92 | 2,890.49 | 3,974.03 | 5,358.84 | 1,026.07 | 1,928.78 | 4,225.05 | 7,295.18 | |
| 32 Utilidad del Periodo | 1,345.44 | 1,160.00 | 1,905.41 | 2,752.74 | 3,806.59 | 1,026.06 | 1,910.17 | 2,799.20 | 4,979.33 | |
| 33 CALIDAD DE ACTIVOS | | | | | | | | | | |
| 34 Total de Préstamos Vencidos | 21,549.59 | 10,360.23 | 8,679.25 | 11,028.99 | 8,970.64 | 8,961.42 | 10,274.65 | 8,547.89 | 8,428.30 | |
| 35 Total Provisiones Para Préstamos | 4,100.93 | 2,530.06 | 2,512.53 | 2,748.74 | 2,551.30 | 2,551.30 | 2,569.91 | 2,204.98 | 2,867.99 | |
| 36 Préstamos Vencidos / Préstamos Totales (%) | 7.44 | 3.89 | 2.98 | 3.48 | 2.91 | 2.63 | 3.17 | 2.55 | 2.55 | |
| 37 Provisiones / Préstamos Vencidos (%) | 19.03 | 24.42 | 28.95 | 24.92 | 28.44 | 28.47 | 25.01 | 25.80 | 34.03 | |
| 38 Provisiones para Préstamos / Préstamos Totales (%) | 1.42 | 0.95 | 0.86 | 0.87 | 0.83 | 0.75 | 0.79 | 0.66 | 0.87 | |
| 39 RAZONES DE CAPITAL | | | | | | | | | | |
| 40 Patrimonio / Activos Totales (%) | 9.79 | 9.05 | 8.69 | 7.80 | 8.08 | 7.18 | 7.43 | 7.27 | 8.15 | |
| 41 Patrimonio / Activos Generadores de Ing. (%) | 10.84 | 9.75 | 9.22 | 8.12 | 8.64 | 7.63 | 8.31 | 8.31 | 9.06 | |
| 42 Patrimonio / Préstamos Totales (%) | 10.85 | 9.92 | 9.32 | 8.16 | 8.74 | 7.63 | 8.31 | 8.31 | 9.06 | |
| 43 LIQUIDEZ | | | | | | | | | | |
| 44 Activos Líquidos / Total de Depósitos (%) | 7.74 | 5.33 | 5.41 | 3.14 | 6.02 | 5.21 | 10.28 | 12.05 | 9.39 | |
| 45 Activos Líquidos / Activos Totales (%) | 6.44 | 4.52 | 4.52 | 2.69 | 5.27 | 4.57 | 9.22 | 10.90 | 8.42 | |
| 46 Activos Líquidos + Inversiones / Depósitos Totales (%) | 7.79 | 7.22 | 6.63 | 3.64 | 7.31 | 5.21 | 10.28 | 12.05 | 9.39 | |
| 47 RENTABILIDAD | | | | | | | | | | |
| 48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 0.60 | 2.12 | 1.68 | 1.52 | 1.26 | 1.34 | 1.24 | 1.14 | 1.55 | |
| 49 Utilidad Neta / Total de Activos (Promedio) (%) | 0.55 | 1.99 | 1.60 | 1.46 | 1.16 | 1.26 | 1.13 | 1.05 | 1.42 | |
| 50 Utilidad Neta / Patrimonio Total (Promedio) (%) | 6.51 | 25.48 | 20.65 | 20.37 | 13.04 | 15.66 | 14.14 | 13.91 | 17.49 | |
| 51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 11.25 | 9.37 | 9.03 | 8.52 | 6.82 | 6.72 | 7.01 | 6.75 | 7.02 | |
| 52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 9.75 | 8.32 | 7.83 | 7.34 | 5.85 | 5.55 | 5.81 | 5.64 | 5.80 | |



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| 53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 1.50 | 1.05 | 1.20 | 1.18 | 0.97 | 1.17 | 1.20 | 1.12 | 1.22 | | | |
| 54 Egresos Generales / Ingresos de Operaciones (%) | 55.53 | 17.00 | 22.03 | 23.97 | 24.74 | 24.17 | 29.03 | 22.38 | 20.34 | | | |
| 55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 0.73 | 3.64 | 2.08 | 1.71 | 1.40 | 0.60 | 0.56 | 1.11 | 1.63 | | | |
| 56 PRODUCTIVIDAD | | | | | | | | | | | | |
| 57 Número de Empleados | 7.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | | | |
| 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 | 41,389.14 | 53,227.57 | 58,223.30 | 63,388.47 | 61,640.14 | 68,202.47 | 64,735.64 | 66,923.63 | 66,143.86 | | | |
| 60 Depósitos Totales / Empleados | 38,202.18 | 49,533.80 | 52,179.00 | 56,750.86 | 58,423.28 | 63,493.79 | 64,919.20 | 69,181.35 | 65,936.56 | | | |
| 61 Utilidad Neta / Empleados | 192.21 | 232.00 | 381.08 | 550.55 | 761.32 | 205.21 | 382.03 | 559.84 | 995.87 | | | |
| 62 TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | | | | |
| 63 Activos (%) | 96.03 | 65.76 | 88.72 | 95.12 | 3.85 | 24.27 | 16.02 | 15.35 | 10.23 | | | |
| 64 Préstamos (%) | 88.27 | 59.85 | 84.10 | 93.81 | 6.38 | 28.13 | 11.19 | 5.58 | 7.31 | | | |
| 65 Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| 66 Extranjeros (%) | 88.27 | 59.85 | 84.10 | 93.81 | 6.38 | 28.13 | 11.19 | 5.58 | 7.31 | | | |
| 67 Depósitos (%) | 115.42 | 91.08 | 108.67 | 118.43 | 9.24 | 28.18 | 24.42 | 21.90 | 12.86 | | | |
| 68 Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| 69 Extranjeros (%) | 117.17 | 92.19 | 108.67 | 118.43 | 9.24 | 28.18 | 24.42 | 21.90 | 12.86 | | | |
| 70 Patrimonio (%) | 218.55 | 163.14 | 178.01 | 153.64 | -14.26 | -1.40 | -0.85 | 7.53 | 11.23 | | | |
| 71 Utilidad Neta (%) | 0.00 | 612.16 | -1,901.28 | 749.67 | 182.92 | -11.55 | 0.25 | 1.69 | 30.81 | | | |