



Baneco Internacional (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	228,293.55	357,102.35	233,669.43	225,058.24	214,573.31	171,664.15	186,943.25	234,873.31	279,176.89	
3 Activos Líquidos	128,669.17	165,259.02	136,019.93	146,443.63	109,697.18	93,854.36	88,589.68	75,789.02	129,159.11	
4 Total de Préstamos	65,004.82	64,733.06	38,024.45	21,997.60	18,650.76	11,711.87	9,372.03	9,603.56	11,258.20	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	65,004.82	64,733.06	38,024.45	21,997.60	18,650.76	11,711.87	9,372.03	9,603.56	11,258.20	
7 Total de Inversiones	26,059.13	81,096.81	41,703.95	43,074.94	80,881.89	61,486.11	84,913.58	144,195.87	134,304.52	
8 Total de Depósitos	213,375.24	278,892.65	178,203.48	186,960.29	194,415.45	137,551.18	162,180.22	201,976.18	232,194.43	
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	213,375.24	278,892.65	178,203.48	186,960.29	194,415.45	137,551.18	162,180.22	201,976.18	232,194.43	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	90.51	0.00	0.00	
15 Depósitos de Particulares	202,283.13	144,059.17	89,798.46	113,363.60	116,437.86	118,238.83	151,566.62	190,955.74	219,501.24	
16 Depósitos de Bancos	11,092.12	134,833.48	88,405.03	73,596.69	77,977.59	19,312.35	10,523.09	11,020.43	12,693.18	
17 Patrimonio Total	11,227.36	12,383.31	17,941.57	18,339.34	19,756.20	21,000.31	19,888.69	22,710.71	41,407.97	
18 PROMEDIO (12 MESES)										
19 Total de Activos	176,336.03	240,979.52	184,869.40	195,751.08	221,433.43	264,383.25	210,306.34	229,965.77	246,875.10	
20 Activos Generadores de Ingresos	80,986.04	102,457.72	63,368.41	64,630.12	95,298.30	109,513.92	87,007.01	109,435.98	122,547.68	
21 Total de Prestamos	66,670.89	60,742.39	41,593.11	42,135.94	41,827.79	38,222.47	23,698.24	15,800.58	14,954.48	
22 Total de Inversiones	14,315.15	41,715.32	21,775.30	22,494.18	53,470.51	71,291.46	63,308.77	93,635.41	107,593.20	
23 Patrimonio Total	10,977.77	11,422.96	15,040.77	16,241.92	15,491.78	16,691.81	18,915.13	20,525.02	30,582.09	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	13,831.10	7,114.51	11,802.73	16,996.06	19,538.38	2,127.87	4,338.62	7,014.03	11,251.91	
26 Egreso de Operaciones	8,466.47	7,478.87	12,690.20	16,506.89	19,227.89	1,948.14	2,598.98	3,552.80	4,668.19	



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27 Ingreso Neto de Intereses	5,364.63	-364.36	-887.47	489.17	310.50	179.74	1,739.64	3,461.24	6,583.72	
28 Otros Ingresos	20,167.35	31,921.09	37,218.46	42,230.37	46,366.10	14,622.20	15,725.37	22,921.00	29,484.95	
29 Ingreso de Operaciones	25,531.98	31,556.73	36,330.99	42,719.54	46,676.60	14,801.94	17,465.01	26,382.24	36,068.67	
30 Egresos Generales	21,234.19	30,392.77	30,828.77	35,755.78	38,254.86	13,557.83	14,332.52	20,427.73	11,416.89	
31 Utilidad Antes de Provisiones	4,297.79	1,163.96	5,502.22	6,963.76	8,421.74	1,244.11	3,132.49	5,954.51	24,651.77	
32 Utilidad del Periodo	499.20	1,155.94	4,714.21	5,111.97	6,528.84	1,244.11	3,132.49	5,954.51	24,651.77	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	8,438.13	16,518.63	8,124.17	2,326.03	13,406.95	13,363.94	2,326.03	2,326.03	2,326.03	
35 Total Provisiones Para Préstamos	5,358.71	5,358.71	4,963.39	5,559.31	6,559.31	6,559.31	6,559.31	6,559.31	6,559.31	
36 Préstamos Vencidos / Préstamos Totales (%)	12.98	25.52	21.37	10.57	71.88	114.11	24.82	24.22	20.66	
37 Provisiones / Préstamos Vencidos (%)	63.51	32.44	61.09	239.00	48.92	49.08	282.00	282.00	282.00	
38 Provisiones Para Préstamos / Préstamos Totales (%)	8.24	8.28	13.05	25.27	35.17	56.01	69.99	68.30	58.26	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	4.92	3.47	7.68	8.15	9.21	12.23	10.64	9.67	14.83	
41 Patrimonio / Activos Generadores de Ing. (%)	12.33	8.49	22.50	28.18	19.85	28.69	21.09	14.77	28.45	
42 Patrimonio / Préstamos Totales (%)	17.27	19.13	47.18	83.37	105.93	179.31	212.21	236.48	367.80	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	60.30	59.26	76.33	78.33	56.42	68.23	54.62	37.52	55.63	
45 Activos Líquidos / Activos Totales (%)	56.36	46.28	58.21	65.07	51.12	54.67	47.39	32.27	46.26	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	72.51	88.33	99.73	101.37	98.03	112.93	106.98	108.92	113.47	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.62	4.51	14.88	10.55	6.85	4.54	7.20	7.25	20.12	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.28	1.92	5.10	3.48	2.95	1.88	2.98	3.45	9.99	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	4.55	40.48	62.69	41.97	42.14	29.81	33.12	38.68	80.61	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	17.08	27.78	37.25	35.06	20.50	7.77	9.97	8.55	9.18	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	10.45	29.20	40.05	34.05	20.18	7.12	5.97	4.33	3.81	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.62	-1.42	-2.80	1.01	0.33	0.66	4.00	4.22	5.37	
54 Egresos Generales / Ingresos de Operaciones (%)	83.17	96.31	84.86	83.70	81.96	91.59	82.06	77.43	31.65	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	24.90	124.62	117.47	87.12	48.65	53.41	36.15	27.93	24.06	
56 PRODUCTIVIDAD										
57 Número de Empleados	9.00	9.00	10.00	9.00	10.00	8.00	7.00	9.00	7.00	
58 Número de Sucursales	1.00	1.00	1.00	2.00	1.00	1.00	1.00	1.00	0.00	
59 Préstamos / Empleados	7,222.76	7,192.56	3,802.45	2,444.18	1,865.08	1,463.98	1,338.86	1,067.06	1,608.31	
60 Depósitos Totales / Empleados	23,708.36	30,988.07	17,820.35	20,773.37	19,441.54	17,193.90	23,168.60	22,441.80	33,170.63	
61 Utilidad Neta / Empleados	55.47	128.44	471.42	568.00	652.88	155.51	447.50	661.61	3,521.68	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	83.55	186.01	71.73	35.22	-6.01	-51.93	-20.00	4.36	30.11	
64 Préstamos (%)	-4.88	14.06	-15.80	-64.68	-71.31	-81.91	-75.35	-56.34	-39.64	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	-4.88	14.06	-15.80	-64.68	-71.31	-81.91	-75.35	-56.34	-39.64	
67 Depósitos (%)	89.73	153.06	46.42	26.75	-8.89	-50.68	-8.99	8.03	19.43	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	89.73	153.06	46.42	26.75	-8.89	-50.68	-8.99	8.03	19.43	
70 Patrimonio (%)	4.65	18.36	47.79	29.66	75.96	69.59	10.85	23.84	109.59	
71 Utilidad Neta (%)	0.00	-535.30	233.91	49.63	1,207.87	7.63	-33.55	16.48	277.58	