



Banex International Bank Corp
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	40,235.14	49,377.20	51,476.34	56,601.51	66,456.51	70,980.02	74,595.84	79,059.15	83,740.36	
3 Activos Líquidos	4,143.49	7,752.64	8,040.03	6,739.85	12,272.52	15,877.47	12,956.74	9,864.26	6,156.86	
4 Total de Préstamos	15,428.63	16,611.51	18,474.53	24,156.19	25,164.70	25,804.03	29,701.41	32,358.09	37,013.75	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	15,428.63	16,611.51	18,474.53	24,156.19	25,164.70	25,804.03	29,701.41	32,358.09	37,013.75	
7 Total de Inversiones	20,291.30	24,410.84	24,074.03	24,908.17	28,053.95	28,276.66	30,594.40	35,662.26	39,223.08	
8 Total de Depósitos	34,453.22	43,169.87	45,009.75	49,779.45	59,104.72	62,919.64	67,234.96	70,773.91	74,557.46	
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	34,453.22	43,169.87	45,009.75	49,779.45	59,104.72	62,919.64	67,234.96	70,773.91	74,557.46	
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	34,453.22	43,169.87	45,009.75	49,779.45	59,104.72	62,919.64	67,234.96	70,773.91	74,557.46	
16 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17 Patrimonio Total	5,020.33	5,414.72	5,664.96	6,034.29	6,299.68	7,104.59	6,251.08	7,176.65	7,950.65	
18 PROMEDIO (12 MESES)										
19 Total de Activos	20,117.57	32,309.22	40,598.91	47,092.85	53,345.82	60,178.61	63,036.09	67,830.33	75,098.44	
20 Activos Generadores de Ingresos	17,859.97	23,514.91	30,911.75	38,718.80	44,469.29	47,551.52	51,422.18	58,542.36	64,727.74	
21 Total de Prestamos	7,714.32	8,420.50	12,402.62	16,864.29	20,296.67	21,207.77	24,087.97	28,257.14	31,089.23	
22 Total de Inversiones	10,145.65	15,094.40	18,509.14	21,854.50	24,172.62	26,343.75	27,334.21	30,285.22	33,638.52	
23 Patrimonio Total	2,510.16	4,200.63	4,262.39	4,400.88	5,660.00	6,259.66	5,958.02	6,605.47	7,125.16	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	1,370.34	695.08	1,493.70	2,405.06	3,429.65	1,057.57	2,142.47	3,310.56	4,622.94	
26 Egreso de Operaciones	1,524.91	613.69	1,256.36	1,888.18	2,629.68	817.99	1,636.07	2,531.70	3,502.37	



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27 Ingreso Neto de Intereses	-154.57	81.39	237.34	516.88	799.97	239.57	506.40	778.86	1,120.56	
28 Otros Ingresos	636.10	265.85	366.36	539.98	556.77	518.85	535.27	633.93	785.37	
29 Ingreso de Operaciones	481.53	347.24	603.70	1,056.86	1,356.74	758.42	1,041.66	1,412.79	1,905.93	
30 Egresos Generales	305.36	40.10	88.67	139.86	190.26	503.75	550.15	620.69	687.40	
31 Utilidad Antes de Provisiones	176.17	307.14	515.03	917.01	1,166.48	254.67	491.51	792.10	1,218.53	
32 Utilidad del Periodo	20.33	294.48	482.80	828.85	1,068.14	248.21	445.69	719.44	1,098.84	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	70.00	1,320.00	57.08	1,265.82	559.06	
35 Total Provisiones Para Préstamos	155.84	168.50	188.07	244.00	254.19	260.65	300.01	326.85	373.88	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.28	5.12	0.19	3.91	1.51	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	363.13	19.75	525.58	25.82	66.88	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.01	1.01	1.02	1.01	1.01	1.01	1.01	1.01	1.01	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	12.48	10.97	11.00	10.66	9.48	10.01	8.38	9.08	9.49	
41 Patrimonio / Activos Generadores de Ing. (%)	14.05	13.20	13.31	12.30	11.84	13.14	10.37	10.55	10.43	
42 Patrimonio / Préstamos Totales (%)	32.54	32.60	30.66	24.98	25.03	27.53	21.05	22.18	21.48	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	12.03	17.96	17.86	13.54	20.76	25.23	19.27	13.94	8.26	
45 Activos Líquidos / Activos Totales (%)	10.30	15.70	15.62	11.91	18.47	22.37	17.37	12.48	7.35	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	70.92	74.50	71.35	63.58	68.23	70.18	64.77	64.33	60.87	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.11	5.01	3.12	2.85	2.40	2.09	1.73	1.64	1.70	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.10	3.65	2.38	2.35	2.00	1.65	1.41	1.41	1.46	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.81	28.04	22.65	25.11	18.87	15.86	14.96	14.52	15.42	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.67	11.82	9.66	8.28	7.71	8.90	8.33	7.54	7.14	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	8.54	10.44	8.13	6.50	5.91	6.88	6.36	5.77	5.41	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	-0.87	1.38	1.54	1.78	1.80	2.02	1.97	1.77	1.73	
54 Egresos Generales / Ingresos de Operaciones (%)	63.41	11.55	14.69	13.23	14.02	66.42	52.81	43.93	36.07	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.56	4.52	2.37	1.86	1.25	4.36	2.08	1.44	1.21	
56 PRODUCTIVIDAD										
57 Número de Empleados	2.00	3.00	3.00	2.00	3.00	3.00	3.00	3.00	3.00	
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	7,714.32	5,537.17	6,158.18	12,078.10	8,388.23	8,601.34	9,900.47	10,786.03	12,337.92	
60 Depósitos Totales / Empleados	17,226.61	14,389.96	15,003.25	24,889.73	19,701.57	20,973.21	22,411.65	23,591.30	24,852.49	
61 Utilidad Neta / Empleados	10.16	98.16	160.93	414.42	356.05	82.74	148.56	239.81	366.28	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	223.97	73.20	50.60	65.17	43.75	44.91	39.68	26.01	
64 Préstamos (%)	0.00	7,138.13	191.82	152.35	63.10	55.34	60.77	33.95	47.09	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	0.00	7,138.13	191.82	152.35	63.10	55.34	60.77	33.95	47.09	
67 Depósitos (%)	0.00	255.46	70.08	45.25	71.55	45.75	49.38	42.17	26.14	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	0.00	255.46	70.08	45.25	71.55	45.75	49.38	42.17	26.14	
70 Patrimonio (%)	0.00	81.30	98.09	118.04	25.48	31.21	10.35	18.93	26.21	
71 Utilidad Neta (%)	0.00	-2,286.63	-444.42	-456.44	5,154.80	-15.71	-7.69	-13.20	2.87	