



Banco del Centro, 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	38,842.47	48,534.62	44,737.84	32,811.01	32,682.80	51,385.80	60,301.85	56,846.82	59,884.80	
3 Activos Líquidos	14,151.85	13,750.85	27,955.61	12,830.41	18,684.88	12,994.56	27,872.79	27,016.92	40,245.77	
4 Total de Préstamos	13,626.57	15,329.82	7,769.57	4,277.32	2,831.94	3,813.94	4,515.88	4,057.41	4,314.41	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	13,626.57	15,329.82	7,769.57	4,277.32	2,831.94	3,813.94	4,515.88	4,057.41	4,314.41	
7 Total de Inversiones	10,589.60	18,898.07	8,388.53	14,964.63	10,144.69	33,683.88	27,118.31	24,778.17	14,724.75	
8 Total de Depósitos	25,166.69	30,613.69	32,229.15	17,509.60	17,245.57	29,598.58	43,525.02	39,559.96	41,598.73	
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	25,166.69	30,613.69	32,229.15	17,509.60	17,245.57	29,598.58	43,525.02	39,559.96	41,598.73	
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	25,166.69	29,308.41	32,132.15	17,412.60	17,228.57	24,963.29	39,566.30	39,140.33	41,581.73	
16 Depósitos de Bancos	0.00	1,305.28	97.00	97.00	17.00	4,635.29	3,958.72	419.63	17.00	
17 Patrimonio Total	9,978.89	9,919.03	11,445.77	13,064.49	14,449.99	14,125.71	15,573.28	16,500.74	16,970.22	
18 PROMEDIO (12 MESES)										
19 Total de Activos	35,863.24	41,285.97	41,405.76	39,057.26	35,762.64	49,960.21	52,519.84	44,828.92	46,283.80	
20 Activos Generadores de Ingresos	26,981.46	29,905.21	18,753.64	27,511.01	18,596.40	35,862.86	23,896.15	24,038.77	16,007.89	
21 Total de Prestamos	15,085.76	13,859.60	11,315.08	12,197.94	8,229.26	9,571.88	6,142.72	4,167.36	3,573.17	
22 Total de Inversiones	11,895.70	16,045.61	7,438.56	15,313.07	10,367.14	26,290.98	17,753.42	19,871.40	12,434.72	
23 Patrimonio Total	10,976.83	10,957.81	11,769.73	12,569.19	12,214.44	12,022.37	13,509.52	14,782.62	15,710.10	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	1,193.58	339.92	728.45	1,193.81	1,524.87	452.88	924.34	1,384.67	1,726.54	
26 Egreso de Operaciones	487.13	142.60	257.35	422.58	489.45	128.26	342.87	538.85	779.31	



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27 Ingreso Neto de Intereses	706.46	197.32	471.09	771.23	1,035.42	324.62	581.47	845.82	947.23	
28 Otros Ingresos	799.31	554.39	2,122.30	4,022.18	6,258.48	1,528.81	4,514.44	7,064.45	8,211.57	
29 Ingreso de Operaciones	1,505.77	751.70	2,593.39	4,793.41	7,293.90	1,853.43	5,095.91	7,910.27	9,158.80	
30 Egresos Generales	465.42	774.53	1,053.48	1,598.78	2,801.78	2,179.35	3,896.94	5,752.18	6,485.56	
31 Utilidad Antes de Provisiones	1,040.35	-22.83	1,539.91	3,194.63	4,492.13	-325.92	1,198.97	2,158.09	2,673.24	
32 Utilidad del Periodo	704.13	-59.86	1,466.88	3,085.60	4,471.10	-343.92	1,162.97	2,104.09	2,601.24	
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	1,663.23	1,700.25	160.55	196.55	108.55	126.55	144.55	162.55	180.55	
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 (%)	12.21	11.09	2.07	4.60	3.83	3.32	3.20	4.01	4.18	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	25.69	20.44	25.58	39.82	44.21	27.49	25.83	29.03	28.34	
41 Patrimonio / Activos Generadores de Ing. (%)	41.21	28.98	70.84	67.90	111.35	37.67	49.23	57.22	89.13	
42 Patrimonio / Préstamos Totales (%)	73.23	64.70	147.32	305.44	510.25	370.37	344.86	406.68	393.34	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	56.23	44.92	86.74	73.28	108.35	43.90	64.04	68.29	96.75	
45 Activos Líquidos / Activos Totales (%)	36.43	28.33	62.49	39.10	57.17	25.29	46.22	47.53	67.21	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	98.31	106.65	112.77	158.74	167.17	157.71	126.34	130.93	132.14	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.61	-0.80	15.64	14.95	24.04	-3.84	9.73	11.67	16.25	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.96	-0.58	7.09	10.53	12.50	-2.75	4.43	6.26	5.62	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	6.41	-2.19	24.93	32.73	36.61	-11.44	17.22	18.98	16.56	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.42	4.55	7.77	5.79	8.20	5.05	7.74	7.68	10.79	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	1.81	1.91	2.74	2.05	2.63	1.43	2.87	2.99	4.87	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.62	2.64	5.02	3.74	5.57	3.62	4.87	4.69	5.92	
54 Egresos Generales / Ingresos de Operaciones (%)	30.91	103.04	40.62	33.35	38.41	117.58	76.47	72.72	70.81	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.96	7.42	22.63	19.49	33.65	17.05	37.78	39.18	51.30	
56 PRODUCTIVIDAD										
57 Número de Empleados	3.00	4.00	4.00	4.00	4.00	4.00	4.00	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	4,542.19	3,832.46	1,942.39	1,069.33	707.99	953.49	1,128.97	1,014.35	1,078.60	
60 Depósitos Totales / Empleados	8,388.90	7,653.42	8,057.29	4,377.40	4,311.39	7,399.65	10,881.25	9,889.99	10,399.68	
61 Utilidad Neta / Empleados	234.71	-14.96	366.72	771.40	1,117.77	-85.98	290.74	526.02	650.31	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	18.12	42.59	17.50	-27.58	-15.86	5.87	34.79	73.26	83.23	
64 Préstamos (%)	-17.64	23.73	-47.72	-78.74	-79.22	-75.12	-41.88	-5.14	52.35	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	-17.64	23.73	-47.72	-78.74	-79.22	-75.12	-41.88	-5.14	52.35	
67 Depósitos (%)	22.01	39.39	38.50	-21.41	-31.47	-3.32	35.05	125.93	141.21	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	22.01	39.39	38.50	-21.41	-31.47	-3.32	35.05	125.93	141.21	
70 Patrimonio (%)	-16.67	-17.32	-5.36	8.20	44.81	42.41	36.06	26.30	17.44	
71 Utilidad Neta (%)	0.00	-286.19	1,143.99	2,403.67	534.98	474.55	-20.72	-31.81	-41.82	