



Banco Continental de Panamá, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	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	1,615,636.71	1,620,997.54	1,647,358.88	1,628,032.48	1,815,676.81	1,828,845.83	1,934,210.15	2,096,906.81	2,205,056.22	
3 Activos Líquidos	181,170.79	165,397.69	188,921.10	152,708.03	186,153.14	104,378.34	60,390.68	73,367.20	71,506.78	
4 Total de Préstamos	890,031.24	884,593.47	880,426.95	1,076,613.65	1,194,468.71	1,183,040.99	1,317,942.90	1,311,154.21	1,408,898.67	
5 Locales	820,653.17	813,466.13	808,026.68	993,961.32	1,053,845.37	1,045,016.65	1,145,797.11	1,137,471.39	1,196,458.93	
6 Extranjeros	69,378.07	71,127.33	72,400.26	82,652.33	140,623.35	138,024.34	172,145.79	173,682.82	212,439.74	
7 Total de Inversiones	460,104.33	486,607.82	501,986.93	320,377.11	357,035.53	399,084.34	402,119.43	561,693.82	577,143.98	
8 Total de Depósitos	1,129,627.71	1,086,362.97	1,071,836.97	1,072,707.40	1,186,597.23	1,159,769.62	1,175,723.24	1,250,536.81	1,334,546.16	
9 Locales	1,004,508.95	985,180.41	959,167.89	989,166.60	1,070,423.39	1,049,736.00	1,067,056.15	1,138,675.22	1,201,268.58	
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	885,512.37	861,662.46	872,527.69	880,576.48	937,093.44	916,896.06	914,241.55	938,010.99	973,459.93	
12 Depósitos de Bancos	118,996.59	123,517.95	86,640.20	108,590.13	133,329.96	132,839.94	152,814.60	200,664.22	227,808.64	
13 Extranjeros	125,118.76	101,182.56	112,669.08	83,540.80	116,173.84	110,033.62	108,667.09	111,861.59	133,277.58	
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	99,038.49	89,020.38	91,433.48	72,891.47	77,501.10	91,140.41	83,500.12	94,094.96	111,840.37	
16 Depósitos de Bancos	26,080.27	12,162.18	21,235.59	10,649.33	38,672.74	18,893.22	25,166.97	17,766.63	21,437.21	
17 Patrimonio Total	183,266.49	188,430.64	193,743.82	198,401.43	192,186.50	227,490.47	220,651.51	233,521.77	234,115.68	
18 PROMEDIO (12 MESES)										
19 Total de Activos	1,446,420.70	1,421,677.32	1,433,697.57	1,586,139.86	1,715,656.76	1,724,921.68	1,790,784.52	1,862,469.64	2,010,366.51	
20 Activos Generadores de Ingresos	1,197,176.24	1,222,340.21	1,238,753.34	1,369,293.97	1,450,819.91	1,476,663.31	1,551,238.10	1,634,919.39	1,768,773.44	
21 Total de Prestamos	790,773.46	786,703.35	780,380.58	989,555.39	1,042,249.98	1,033,817.23	1,099,184.92	1,193,883.93	1,301,683.69	
22 Total de Inversiones	406,402.78	435,636.86	458,372.76	379,738.59	408,569.93	442,846.08	452,053.18	441,035.46	467,089.75	
23 Patrimonio Total	149,995.72	154,886.43	160,374.77	185,075.88	187,726.49	207,960.56	207,197.66	215,961.60	213,151.09	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	134,281.58	28,938.43	59,245.75	87,269.82	111,817.66	30,436.50	52,306.72	84,688.41	114,417.63	
26 Egreso de Operaciones	73,112.40	12,169.38	23,810.87	35,791.94	52,314.14	11,303.68	26,099.26	42,144.90	59,981.83	



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27 Ingreso Neto de Intereses	61,169.18	16,769.04	35,434.88	51,477.89	59,503.52	19,132.81	26,207.46	42,543.51	54,435.80	
28 Otros Ingresos	9,556.70	1,811.25	3,063.67	5,207.50	8,659.16	2,112.05	9,558.21	18,076.07	25,802.64	
29 Ingreso de Operaciones	70,725.88	18,580.30	38,498.55	56,685.39	68,162.68	21,244.87	35,765.67	60,619.58	80,238.44	
30 Egresos Generales	39,046.69	8,535.16	18,193.99	26,941.78	39,147.78	9,728.26	20,116.47	33,389.97	47,519.29	
31 Utilidad Antes de Provisiones	31,679.19	10,045.14	20,304.57	29,743.61	29,014.90	11,516.61	15,649.20	27,229.61	32,719.15	
32 Utilidad del Periodo	20,679.19	7,390.14	15,108.47	21,892.52	19,599.98	8,666.61	11,199.20	22,059.61	25,819.80	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	21,676.75	25,084.86	28,280.65	30,093.93	18,145.08	14,162.18	15,239.69	17,202.05	9,570.56	
35 Total Provisiones Para Préstamos	26,630.85	28,767.48	30,943.58	33,785.35	25,119.36	27,271.37	28,760.65	29,471.28	27,467.72	
36 Préstamos Vencidos / Préstamos Totales (%)	2.44	2.84	3.21	2.80	1.52	1.20	1.16	1.31	0.68	
37 Provisiones / Préstamos Vencidos (%)	122.85	114.68	109.42	112.27	138.44	192.56	188.72	171.32	287.00	
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.99	3.25	3.51	3.14	2.10	2.31	2.18	2.25	1.95	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	11.34	11.62	11.76	12.19	10.58	12.44	11.41	11.14	10.62	
41 Patrimonio / Activos Generadores de Ing. (%)	13.57	13.74	14.01	14.20	12.39	14.38	12.83	12.47	11.79	
42 Patrimonio / Préstamos Totales (%)	20.59	21.30	22.01	18.43	16.09	19.23	16.74	17.81	16.62	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	16.04	15.22	17.63	14.24	15.69	9.00	5.14	5.87	5.36	
45 Activos Líquidos / Activos Totales (%)	11.21	10.20	11.47	9.38	10.25	5.71	3.12	3.50	3.24	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	56.77	60.02	64.46	44.10	45.78	43.41	39.34	50.78	48.60	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.73	2.42	2.44	2.13	1.35	2.35	1.44	1.80	1.46	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.43	2.08	2.11	1.84	1.14	2.01	1.25	1.58	1.28	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	13.79	19.09	18.84	15.77	10.44	16.67	10.81	13.62	12.11	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.22	9.47	9.57	8.50	7.71	8.24	6.74	6.91	6.47	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.11	3.98	3.84	3.49	3.61	3.06	3.36	3.44	3.39	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.11	5.49	5.72	5.01	4.10	5.18	3.38	3.47	3.08	
54 Egresos Generales / Ingresos de Operaciones (%)	55.21	45.94	47.26	47.53	57.43	45.79	56.25	55.08	59.22	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.80	0.59	0.49	0.51	0.60	0.57	1.23	1.47	1.46	
56 PRODUCTIVIDAD										
57 Número de Empleados	745.00	758.00	781.00	758.00	763.00	811.00	864.00	906.00	963.00	
58 Número de Sucursales	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	0.00	
59 Préstamos / Empleados	1,194.67	1,167.01	1,127.31	1,420.33	1,565.49	1,458.74	1,525.40	1,447.19	1,463.03	
60 Depósitos Totales / Empleados	1,516.28	1,433.20	1,372.39	1,415.18	1,555.17	1,430.05	1,360.79	1,380.28	1,385.82	
61 Utilidad Neta / Empleados	27.76	9.75	19.35	28.88	25.69	10.69	12.96	24.35	26.81	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	26.50	32.61	35.03	5.43	12.38	12.82	17.41	28.80	21.45	
64 Préstamos (%)	28.71	28.42	29.41	19.29	34.21	33.74	49.69	21.79	17.95	
65 Locales (%)	30.42	29.14	29.34	18.36	28.42	28.46	41.80	14.44	13.53	
66 Extranjeros (%)	11.42	20.79	30.22	31.85	102.69	94.05	137.77	110.14	51.07	
67 Depósitos (%)	37.62	35.97	30.31	-5.98	5.04	6.76	9.69	16.58	12.47	
68 Locales (%)	30.71	34.24	29.04	3.46	6.56	6.55	11.25	15.11	12.22	
69 Extranjeros (%)	139.20	55.47	42.24	-54.82	-7.15	8.75	-3.55	33.90	14.72	
70 Patrimonio (%)	57.01	55.29	52.55	15.52	4.87	20.73	13.89	17.70	21.82	
71 Utilidad Neta (%)	142,410.23	14.99	9.99	-17.41	-5.22	17.27	-25.87	0.76	31.73	