



**Banesco Banco Universal C.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	220,699.30	203,876.68	192,894.42	195,408.67	192,880.97	159,501.69	190,728.25	219,861.69	238,638.49	
3 Activos Líquidos	113,195.34	95,158.99	87,909.57	97,558.38	51,734.24	74,837.40	78,222.45	68,081.65	128,232.97	
4 Total de Préstamos	21,775.07	19,287.11	21,051.04	19,515.03	19,466.84	15,035.75	13,612.57	10,675.92	8,895.11	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	21,775.07	19,287.11	21,051.04	19,515.03	19,466.84	15,035.75	13,612.57	10,675.92	8,895.11	
7 Total de Inversiones	78,617.72	75,218.45	74,185.76	70,569.81	116,608.39	65,684.57	94,730.88	135,909.55	97,911.49	
8 Total de Depósitos	147,494.86	130,632.89	121,900.63	126,052.95	130,307.97	100,847.64	132,760.50	150,968.65	163,573.31	
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	147,494.86	130,632.89	121,900.63	126,052.95	130,307.97	100,847.64	132,760.50	150,968.65	163,573.31	
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	64,279.85	60,622.11	54,339.17	56,309.62	59,678.80	71,445.06	99,439.09	96,299.11	113,533.68	
16 Depósitos de Bancos	83,215.01	70,010.78	67,561.46	69,743.34	70,629.18	29,402.58	33,321.41	54,669.54	50,039.63	
17 Patrimonio Total	33,919.90	35,372.79	38,797.31	43,445.79	52,260.26	51,521.33	56,112.87	61,183.59	74,321.72	
18 PROMEDIO (12 MESES)										
19 Total de Activos	201,816.25	191,501.66	184,552.97	196,100.57	206,790.13	181,689.19	191,811.34	207,635.18	215,759.73	
20 Activos Generadores de Ingresos	113,307.16	104,779.80	91,967.00	90,810.54	118,234.01	87,612.94	101,790.13	118,335.15	121,440.91	
21 Total de Prestamos	41,715.31	35,102.42	23,889.56	23,022.87	20,620.96	17,161.43	17,331.81	15,095.47	14,180.97	
22 Total de Inversiones	71,591.86	69,677.39	68,077.44	67,787.67	97,613.05	70,451.51	84,458.32	103,239.68	107,259.94	
23 Patrimonio Total	30,476.86	32,371.16	33,863.08	39,773.19	43,090.08	43,447.06	47,455.09	52,314.69	63,290.99	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	10,369.40	1,686.00	7,404.36	11,955.67	15,055.86	2,309.33	4,516.12	7,546.39	11,208.58	
26 Egreso de Operaciones	11,343.13	2,264.59	4,412.70	6,279.20	7,967.92	1,245.53	1,652.99	2,138.00	2,867.98	



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27 Ingreso Neto de Intereses	-973.73	-578.59	2,991.66	5,676.47	7,087.95	1,063.80	2,863.13	5,408.39	8,340.60	
28 Otros Ingresos	50,513.47	5,868.37	5,918.76	16,386.05	22,771.05	12,045.61	17,899.63	26,387.29	33,059.73	
29 Ingreso de Operaciones	49,539.74	5,289.79	8,910.41	22,062.52	29,858.99	13,109.41	20,762.76	31,795.68	41,400.33	
30 Egresos Generales	28,898.95	3,836.93	4,033.04	12,536.67	11,518.66	12,461.02	16,910.15	22,872.35	19,338.88	
31 Utilidad Antes de Provisiones	20,640.79	1,452.86	4,877.37	9,525.85	18,340.33	648.38	3,852.61	8,923.33	22,061.45	
32 Utilidad del Periodo	6,886.68	1,452.86	4,877.37	9,525.85	18,340.33	648.38	3,852.61	8,923.33	22,061.45	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	1,729.00	8,773.47	20,608.72	20,598.22	4,990.65	3,981.97	3,965.45	1,332.82	1,108.59	
35 Total Provisiones Para Préstamos	5,448.66	5,448.66	5,448.66	5,448.66	5,448.66	5,448.66	5,448.66	5,448.66	5,582.15	
36 Préstamos Vencidos / Préstamos Totales (%)	7.94	45.49	97.90	105.55	25.64	26.48	29.13	12.48	12.46	
37 Provisiones / Préstamos Vencidos (%)	315.13	62.10	26.44	26.45	109.18	136.83	137.40	408.81	503.53	
38 Provisiones para Préstamos / Préstamos Totales (%)	25.02	28.25	25.88	27.92	27.99	36.24	40.03	51.04	62.76	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	15.37	17.35	20.11	22.23	27.09	32.30	29.42	27.83	31.14	
41 Patrimonio / Activos Generadores de Ing. (%)	33.79	37.43	40.74	48.23	38.41	63.83	51.79	41.74	69.59	
42 Patrimonio / Préstamos Totales (%)	155.77	183.40	184.30	222.63	268.46	342.66	412.21	573.10	835.53	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	76.75	72.84	72.12	77.39	39.70	74.21	58.92	45.10	78.39	
45 Activos Líquidos / Activos Totales (%)	51.29	46.67	45.57	49.93	26.82	46.92	41.01	30.97	53.74	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	130.05	130.42	132.97	133.38	129.19	139.34	130.27	135.12	138.25	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	6.08	5.55	10.61	13.99	15.51	2.96	7.57	10.05	18.17	
49 Utilidad Neta / Total de Activos (Promedio) (%)	3.41	3.03	5.29	6.48	8.87	1.43	4.02	5.73	10.23	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	22.60	17.95	28.81	31.93	42.56	5.97	16.24	22.74	34.86	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.15	6.44	16.10	17.55	12.73	10.54	8.87	8.50	9.23	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	10.01	8.65	9.60	9.22	6.74	5.69	3.25	2.41	2.36	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	-0.86	-2.21	6.51	8.33	5.99	4.86	5.63	6.09	6.87	
54 Egresos Generales / Ingresos de Operaciones (%)	58.33	72.53	45.26	56.82	38.58	95.05	81.44	71.94	46.71	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	44.58	22.40	12.87	24.06	19.26	54.99	35.17	29.73	27.22	
56 PRODUCTIVIDAD										
57 Número de Empleados	3.00	3.00	3.00	4.00	4.00	4.00	9.00	9.00	9.00	
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	7,258.36	6,429.04	7,017.01	4,878.76	4,866.71	3,758.94	1,512.51	1,186.21	988.35	
60 Depósitos Totales / Empleados	49,164.95	43,544.30	40,633.54	31,513.24	32,576.99	25,211.91	14,751.17	16,774.29	18,174.81	
61 Utilidad Neta / Empleados	2,295.56	484.29	1,625.79	2,381.46	4,585.08	162.10	428.07	991.48	2,451.27	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	20.64	13.82	9.47	-0.70	-12.60	-21.77	-1.12	12.51	23.72	
64 Préstamos (%)	-64.68	-62.12	-21.24	-26.44	-10.60	-22.04	-35.34	-45.29	-54.31	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	-64.68	-62.12	-21.24	-26.44	-10.60	-22.04	-35.34	-45.29	-54.31	
67 Depósitos (%)	17.02	9.81	7.46	0.25	-11.65	-22.80	8.91	19.77	25.53	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	17.02	9.81	7.46	0.25	-11.65	-22.80	8.91	19.77	25.53	
70 Patrimonio (%)	25.47	20.44	34.11	20.35	54.07	45.65	44.63	40.83	42.21	
71 Utilidad Neta (%)	504,326.33	-37.81	157.30	5.06	166.32	-55.37	-21.01	-6.33	20.29	