



**Banco Agrícola (Panamá), S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 19**

	2003			2004			2005			
	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	159,760.65	153,041.46	167,964.57	203,431.25	199,120.80	184,528.13	207,009.74	229,873.85	234,091.36	
3 Activos Líquidos	71,327.17	42,375.38	377.05	37,934.48	56,973.22	7,217.98	16,605.27	25,697.28	37,413.37	
4 Total de Préstamos	88,112.97	89,554.94	129,727.62	129,817.96	128,129.07	166,061.51	171,770.13	191,784.22	177,233.31	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	88,112.97	89,554.94	129,727.62	129,817.96	128,129.07	166,061.51	171,770.13	191,784.22	177,233.31	
7 Total de Inversiones	0.00	19,602.00	29,735.18	34,198.90	12,508.25	9,845.65	10,860.00	10,860.00	18,000.00	
8 Total de Depósitos	129,097.90	127,315.20	136,903.28	162,367.41	162,564.75	143,509.37	140,771.44	147,696.22	150,447.08	
9 Locales	2,000.00	2,000.00	2,000.00	2,000.00	0.00	3,000.00	2,000.00	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	2,000.00	2,000.00	2,000.00	2,000.00	0.00	3,000.00	2,000.00	0.00	0.00	
13 Extranjeros	127,097.90	125,315.20	134,903.28	160,367.41	162,564.75	140,509.37	138,771.44	147,696.22	150,447.08	
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	105,422.90	110,224.73	118,394.10	142,937.44	148,220.61	134,671.84	104,649.46	108,715.65	115,213.52	
16 Depósitos de Bancos	21,675.00	15,090.47	16,509.18	17,429.97	14,344.14	5,837.53	34,121.98	38,980.57	35,233.57	
17 Patrimonio Total	28,254.01	25,394.20	25,858.32	26,895.58	28,385.83	26,126.50	31,631.37	32,900.23	34,111.77	
18 PROMEDIO (12 MESES)										
19 Total de Activos	133,647.79	124,228.56	138,004.71	164,367.26	179,440.72	168,784.79	187,487.16	216,652.55	216,606.08	
20 Activos Generadores de Ingresos	70,719.29	83,712.79	104,025.54	134,392.05	114,375.15	142,532.05	171,046.46	183,330.54	167,935.32	
21 Total de Prestamos	64,881.18	69,732.87	89,157.95	117,292.60	108,121.02	127,808.23	150,748.87	160,801.09	152,681.19	
22 Total de Inversiones	5,838.11	13,979.92	14,867.59	17,099.45	6,254.13	14,723.82	20,297.59	22,529.45	15,254.13	
23 Patrimonio Total	17,840.54	16,648.08	26,044.40	27,068.54	28,319.92	25,760.35	28,744.85	29,897.91	31,248.80	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	7,368.29	1,682.41	3,605.07	5,979.73	9,096.86	2,601.50	5,516.95	8,872.95	12,410.35	
26 Egreso de Operaciones	3,451.89	1,150.60	2,256.09	3,577.63	5,362.18	1,466.14	3,084.57	5,057.57	7,246.16	



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27 Ingreso Neto de Intereses	3,916.40	531.82	1,348.98	2,402.11	3,734.68	1,135.36	2,432.39	3,815.38	5,164.19	
28 Otros Ingresos	237.45	0.64	10.61	11.37	312.89	28.07	61.47	91.84	122.14	
29 Ingreso de Operaciones	4,153.85	532.46	1,359.59	2,413.47	4,047.58	1,163.43	2,493.85	3,907.22	5,286.33	
30 Egresos Generales	373.17	102.98	244.66	376.44	383.76	97.93	254.36	398.86	566.43	
31 Utilidad Antes de Provisiones	3,780.68	429.48	1,114.94	2,037.04	3,663.81	1,065.50	2,239.50	3,508.36	4,719.89	
32 Utilidad del Periodo	3,226.95	498.98	778.35	1,699.72	3,305.86	715.67	1,220.54	2,489.41	3,700.94	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	967.88	933.77	
35 Total Provisiones Para Préstamos	974.43	904.93	1,311.01	1,311.74	1,332.39	1,682.21	2,351.34	2,351.34	2,351.34	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.50	0.53	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	242.94	251.81	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.11	1.01	1.01	1.01	1.04	1.01	1.37	1.23	1.33	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	17.69	16.59	15.40	13.22	14.26	14.16	15.28	14.31	14.57	
41 Patrimonio / Activos Generadores de Ing. (%)	32.07	23.26	16.22	16.40	20.18	14.85	17.32	16.24	17.47	
42 Patrimonio / Préstamos Totales (%)	32.07	28.36	19.93	20.72	22.15	15.73	18.41	17.15	19.25	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	55.25	33.28	0.28	23.36	35.05	5.03	11.80	17.40	24.87	
45 Activos Líquidos / Activos Totales (%)	44.65	27.69	0.22	18.65	28.61	3.91	8.02	11.18	15.98	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	55.25	48.68	22.00	44.43	42.74	11.89	19.51	24.75	36.83	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	4.56	2.38	1.50	1.69	2.89	2.01	1.43	1.81	2.20	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.41	1.61	1.13	1.38	1.84	1.70	1.30	1.53	1.71	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	18.09	11.99	5.98	8.37	11.67	11.11	8.49	11.10	11.84	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.42	8.04	6.93	5.93	7.95	7.30	6.45	6.45	7.39	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.88	5.50	4.34	3.55	4.69	4.11	3.61	3.68	4.31	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.54	2.54	2.59	2.38	3.27	3.19	2.84	2.77	3.08			
54 Egresos Generales / Ingresos de Operaciones (%)	8.98	19.34	17.99	15.60	9.48	8.42	10.20	10.21	10.72			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.34	0.00	0.02	0.01	0.27	0.08	0.07	0.07	0.07			
56 PRODUCTIVIDAD												
57 Número de Empleados	3.00	4.00	3.00	4.00	4.00	4.00	4.00	4.00	4.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	29,370.99	22,388.74	43,242.54	32,454.49	32,032.27	41,515.38	42,942.53	47,946.06	44,308.33			
60 Depósitos Totales / Empleados	43,032.63	31,828.80	45,634.43	40,591.85	40,641.19	35,877.34	35,192.86	36,924.05	37,611.77			
61 Utilidad Neta / Empleados	1,075.65	124.74	259.45	424.93	826.46	178.92	305.14	622.35	925.24			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	48.57	60.39	55.46	62.35	24.64	20.57	23.25	13.00	17.56			
64 Préstamos (%)	111.56	79.43	166.99	23.91	45.41	85.43	32.41	47.73	38.32			
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
66 Extranjeros (%)	111.56	79.43	166.99	23.91	45.41	85.43	32.41	47.73	38.32			
67 Depósitos (%)	29.30	45.89	68.50	69.94	25.92	12.72	2.83	-9.04	-7.45			
68 Locales (%)	0.00	-20.00	0.00	0.00	0.00	50.00	0.00	0.00	0.00			
69 Extranjeros (%)	29.90	47.84	70.23	71.44	27.91	12.12	2.87	-7.90	-7.45			
70 Patrimonio (%)	280.42	221.37	-1.42	-1.27	0.47	2.88	22.33	22.33	20.17			
71 Utilidad Neta (%)	50.64	5.07	-35.32	-23.24	2.45	43.43	56.81	46.46	11.95			