



**BCT Bank International, 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	333,525.82	362,344.31	362,171.26	382,228.22	367,660.65	362,051.78	369,121.71	363,751.58	393,436.37	
3 Activos Líquidos	17,587.34	16,551.69	33,382.49	41,674.62	30,954.07	27,483.53	41,650.84	30,370.58	31,477.97	
4 Total de Préstamos	308,200.70	341,012.35	323,678.22	334,618.16	330,719.32	323,390.12	319,801.63	321,801.46	351,655.97	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	308,200.70	341,012.35	323,678.22	334,618.16	330,719.32	323,390.12	319,801.63	321,801.46	351,655.97	
7 Total de Inversiones	3,780.72	2.62	2.20	2.00	1.35	1,501.35	1.21	373.40	1,072.10	
8 Total de Depósitos	292,116.40	317,468.95	324,595.98	345,906.77	329,682.80	322,782.29	332,366.49	322,339.97	352,426.19	
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	292,116.40	317,468.95	324,595.98	345,906.77	329,682.80	322,782.29	332,366.49	322,339.97	352,426.19	
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	289,816.40	312,835.77	323,004.32	344,897.53	327,133.95	321,470.52	330,591.73	319,899.20	343,871.24	
16 Depósitos de Bancos	2,300.00	4,633.18	1,591.67	1,009.25	2,548.85	1,311.77	1,774.77	2,440.77	8,554.95	
17 Patrimonio Total	26,952.05	26,026.06	26,910.04	27,799.18	29,978.97	31,077.06	28,903.29	30,011.75	31,806.33	
18 PROMEDIO (12 MESES)										
19 Total de Activos	327,342.32	326,961.21	337,161.46	356,796.59	350,593.23	362,198.05	365,646.48	372,989.90	380,548.51	
20 Activos Generadores de Ingresos	300,925.42	305,914.23	308,982.25	326,496.83	321,351.04	332,953.22	321,741.62	328,397.51	341,724.37	
21 Total de Prestamos	298,962.32	303,575.10	307,397.35	325,780.26	319,460.01	332,201.24	321,739.92	328,209.81	341,187.65	
22 Total de Inversiones	1,963.09	2,339.13	1,584.89	716.57	1,891.04	751.99	1.70	187.70	536.73	
23 Patrimonio Total	29,193.78	26,210.78	27,025.48	26,825.44	28,465.51	28,551.56	27,906.67	28,905.47	30,892.65	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	20,514.44	5,137.58	10,829.17	16,534.62	22,564.50	5,671.68	11,643.69	17,954.86	24,931.15	
26 Egreso de Operaciones	17,607.16	4,241.57	8,973.33	13,798.70	18,652.06	4,462.90	8,997.78	13,871.10	18,965.95	



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27 Ingreso Neto de Intereses	2,907.28	896.01	1,855.84	2,735.92	3,912.44	1,208.78	2,645.91	4,083.76	5,965.21	
28 Otros Ingresos	4,213.28	457.06	861.88	2,707.54	5,245.37	560.54	2,538.90	2,941.93	3,739.88	
29 Ingreso de Operaciones	7,120.57	1,353.07	2,717.72	5,443.47	9,157.81	1,769.32	5,184.81	7,025.69	9,705.08	
30 Egresos Generales	1,761.73	327.00	788.94	1,218.42	1,862.63	631.54	1,311.75	1,952.14	2,805.65	
31 Utilidad Antes de Provisiones	5,358.84	1,026.07	1,928.78	4,225.05	7,295.18	1,137.77	3,873.06	5,073.55	6,899.43	
32 Utilidad del Periodo	3,806.59	1,026.06	1,910.17	2,799.20	4,979.33	1,097.77	2,323.81	3,432.42	5,226.43	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	8,970.64	8,961.42	10,274.65	8,547.89	8,428.30	7,725.73	4,377.95	4,377.95	4,252.37	
35 Total Provisiones Para Préstamos	2,551.30	2,551.30	2,569.91	2,204.98	2,867.99	2,907.87	1,990.98	2,029.73	1,585.80	
36 Préstamos Vencidos / Préstamos Totales (%)	2.91	2.63	3.17	2.55	2.55	2.39	1.37	1.36	1.21	
37 Provisiones / Préstamos Vencidos (%)	28.44	28.47	25.01	25.80	34.03	37.64	45.48	46.36	37.29	
38 Provisiones Para Préstamos / Préstamos Totales (%)	0.83	0.75	0.79	0.66	0.87	0.90	0.62	0.63	0.45	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	8.08	7.18	7.43	7.27	8.15	8.58	7.83	8.25	8.08	
41 Patrimonio / Activos Generadores de Ing. (%)	8.64	7.63	8.31	8.31	9.06	9.57	9.04	9.32	9.02	
42 Patrimonio / Préstamos Totales (%)	8.74	7.63	8.31	8.31	9.06	9.61	9.04	9.33	9.04	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	6.02	5.21	10.28	12.05	9.39	8.51	12.53	9.42	8.93	
45 Activos Líquidos / Activos Totales (%)	5.27	4.57	9.22	10.90	8.42	7.59	11.28	8.35	8.00	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	7.31	5.21	10.28	12.05	9.39	8.98	12.53	9.54	9.24	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.26	1.34	1.24	1.14	1.55	1.32	1.44	1.39	1.53	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.16	1.26	1.13	1.05	1.42	1.21	1.27	1.23	1.37	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	13.04	15.66	14.14	13.91	17.49	15.38	16.65	15.83	16.92	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.82	6.72	7.01	6.75	7.02	6.81	7.24	7.29	7.30	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.85	5.55	5.81	5.64	5.80	5.36	5.59	5.63	5.55	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.97	1.17	1.20	1.12	1.22	1.45	1.64	1.66	1.75	
54 Egresos Generales / Ingresos de Operaciones (%)	24.74	24.17	29.03	22.38	20.34	35.69	25.30	27.79	28.91	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.40	0.60	0.56	1.11	1.63	0.67	1.58	1.19	1.09	
56 PRODUCTIVIDAD										
57 Número de Empleados	5.00	5.00	5.00	5.00	5.00	4.00	5.00	6.00	6.00	
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	61,640.14	68,202.47	64,735.64	66,923.63	66,143.86	80,847.53	63,960.33	53,633.58	58,609.33	
60 Depósitos Totales / Empleados	58,423.28	63,493.79	64,919.20	69,181.35	65,936.56	80,695.57	66,473.30	53,723.33	58,737.70	
61 Utilidad Neta / Empleados	761.32	205.21	382.03	559.84	995.87	274.44	464.76	572.07	871.07	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	3.85	24.27	16.02	15.35	10.23	-0.08	1.92	-4.83	7.01	
64 Préstamos (%)	6.38	28.13	11.19	5.58	7.31	-5.17	-1.20	-3.83	6.33	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	6.38	28.13	11.19	5.58	7.31	-5.17	-1.20	-3.83	6.33	
67 Depósitos (%)	9.24	28.18	24.42	21.90	12.86	1.67	2.39	-6.81	6.90	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	9.24	28.18	24.42	21.90	12.86	1.67	2.39	-6.81	6.90	
70 Patrimonio (%)	-14.26	-1.40	-0.85	7.53	11.23	19.41	7.41	7.96	6.10	
71 Utilidad Neta (%)	182.92	-11.55	0.25	1.69	30.81	6.99	21.65	22.62	4.96	