



Baneco International Bank, Inc.
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	214,573.31	171,664.15	186,943.25	234,873.31	279,176.89	298,754.63	279,027.07	288,124.35	295,366.88	
3 Activos Líquidos	109,697.18	93,854.36	88,589.68	75,789.02	129,159.11	113,650.97	126,246.20	125,494.70	108,075.38	
4 Total de Préstamos	18,650.76	11,711.87	9,372.03	9,603.56	11,258.20	17,382.52	8,030.34	12,404.81	16,097.76	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	18,650.76	11,711.87	9,372.03	9,603.56	11,258.20	17,382.52	8,030.34	12,404.81	16,097.76	
7 Total de Inversiones	80,881.89	61,486.11	84,913.58	144,195.87	134,304.52	162,582.54	138,837.75	144,908.44	166,842.17	
8 Total de Depósitos	194,415.45	137,551.18	162,180.22	201,976.18	232,194.43	255,750.29	236,751.95	240,272.49	244,722.36	
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	194,415.45	137,551.18	162,180.22	201,976.18	232,194.43	255,750.29	236,751.95	240,272.49	244,722.36	
14 Depósitos de Oficiales	0.00	0.00	90.51	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	116,437.86	118,238.83	151,566.62	190,955.74	219,501.24	231,275.91	211,139.88	209,786.76	213,561.66	
16 Depósitos de Bancos	77,977.59	19,312.35	10,523.09	11,020.43	12,693.18	24,474.38	25,612.07	30,485.74	31,160.69	
17 Patrimonio Total	19,756.20	21,000.31	19,888.69	22,710.71	41,407.97	42,846.14	40,901.08	47,582.39	50,429.79	
18 PROMEDIO (12 MESES)										
19 Total de Activos	221,433.43	264,383.25	210,306.34	229,965.77	246,875.10	235,209.39	232,985.16	261,498.83	287,271.89	
20 Activos Generadores de Ingresos	95,298.30	109,513.92	87,007.01	109,435.98	122,547.68	126,581.52	120,576.85	155,556.34	164,251.32	
21 Total de Prestamos	41,827.79	38,222.47	23,698.24	15,800.58	14,954.48	14,547.19	8,701.18	11,004.19	13,677.98	
22 Total de Inversiones	53,470.51	71,291.46	63,308.77	93,635.41	107,593.20	112,034.32	111,875.67	144,552.15	150,573.34	
23 Patrimonio Total	15,491.78	16,691.81	18,915.13	20,525.02	30,582.09	31,923.23	30,394.89	35,146.55	45,918.88	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	19,538.38	2,127.87	4,338.62	7,014.03	11,251.91	4,916.76	9,846.52	15,903.99	21,291.44	
26 Egreso de Operaciones	19,227.89	1,948.14	2,598.98	3,552.80	4,668.19	1,042.44	2,132.12	3,288.31	4,643.02	



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27 Ingreso Neto de Intereses	310.50	179.74	1,739.64	3,461.24	6,583.72	3,874.32	7,714.40	12,615.68	16,648.42	
28 Otros Ingresos	46,366.10	14,622.20	15,725.37	22,921.00	29,484.95	1,067.78	9,080.15	13,292.27	15,153.54	
29 Ingreso de Operaciones	46,676.60	14,801.94	17,465.01	26,382.24	36,068.67	4,942.10	16,794.55	25,907.95	31,801.96	
30 Egresos Generales	38,254.86	13,557.83	14,332.52	20,427.73	11,416.89	3,503.92	13,301.45	15,733.53	19,906.29	
31 Utilidad Antes de Provisiones	8,421.74	1,244.11	3,132.49	5,954.51	24,651.77	1,438.17	3,493.11	10,174.42	11,895.67	
32 Utilidad del Periodo	6,528.84	1,244.11	3,132.49	5,954.51	24,651.77	1,438.17	3,493.11	10,174.42	11,895.67	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	13,406.95	13,363.94	2,326.03	2,326.03	2,326.03	1,486.23	700.00	713.90	10,816.12	
35 Total Provisiones Para Préstamos	6,559.31	6,559.31	6,559.31	6,559.31	6,559.31	4,933.28	5,633.28	5,633.28	5,633.28	
36 Préstamos Vencidos / Préstamos Totales (%)	71.88	114.11	24.82	24.22	20.66	8.55	8.72	5.76	67.19	
37 Provisiones / Préstamos Vencidos (%)	48.92	49.08	282.00	282.00	282.00	331.93	804.75	789.08	52.08	
38 Provisiones para Préstamos / Préstamos Totales (%)	35.17	56.01	69.99	68.30	58.26	28.38	70.15	45.41	34.99	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	9.21	12.23	10.64	9.67	14.83	14.34	14.66	16.51	17.07	
41 Patrimonio / Activos Generadores de Ing. (%)	19.85	28.69	21.09	14.77	28.45	23.81	27.85	30.25	27.57	
42 Patrimonio / Préstamos Totales (%)	105.93	179.31	212.21	236.48	367.80	246.49	509.33	383.58	313.27	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	56.42	68.23	54.62	37.52	55.63	44.44	53.32	52.23	44.16	
45 Activos Líquidos / Activos Totales (%)	51.12	54.67	47.39	32.27	46.26	38.04	45.25	43.56	36.59	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	98.03	112.93	106.98	108.92	113.47	108.01	111.97	112.54	112.34	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	6.85	4.54	7.20	7.25	20.12	4.54	5.79	8.72	7.24	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.95	1.88	2.98	3.45	9.99	2.45	3.00	5.19	4.14	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	42.14	29.81	33.12	38.68	80.61	18.02	22.98	38.60	25.91	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	20.50	7.77	9.97	8.55	9.18	15.54	16.33	13.63	12.96	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	20.18	7.12	5.97	4.33	3.81	3.29	3.54	2.82	2.83	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.33	0.66	4.00	4.22	5.37	12.24	12.80	10.81	10.14	
54 Egresos Generales / Ingresos de Operaciones (%)	81.96	91.59	82.06	77.43	31.65	70.90	79.20	60.73	62.59	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	48.65	53.41	36.15	27.93	24.06	3.37	15.06	11.39	9.23	
56 PRODUCTIVIDAD										
57 Número de Empleados	10.00	8.00	7.00	9.00	7.00	7.00	7.00	8.00	8.00	
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	1,865.08	1,463.98	1,338.86	1,067.06	1,608.31	2,483.22	1,147.19	1,550.60	2,012.22	
60 Depósitos Totales / Empleados	19,441.54	17,193.90	23,168.60	22,441.80	33,170.63	36,535.76	33,821.71	30,034.06	30,590.29	
61 Utilidad Neta / Empleados	652.88	155.51	447.50	661.61	3,521.68	205.45	499.02	1,271.80	1,486.96	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-6.01	-51.93	-20.00	4.36	30.11	74.03	49.26	22.67	5.80	
64 Préstamos (%)	-71.31	-81.91	-75.35	-56.34	-39.64	48.42	-14.32	29.17	42.99	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	-71.31	-81.91	-75.35	-56.34	-39.64	48.42	-14.32	29.17	42.99	
67 Depósitos (%)	-8.89	-50.68	-8.99	8.03	19.43	85.93	45.98	18.96	5.40	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	-8.89	-50.68	-8.99	8.03	19.43	85.93	45.98	18.96	5.40	
70 Patrimonio (%)	75.96	69.59	10.85	23.84	109.59	104.03	105.65	109.52	21.79	
71 Utilidad Neta (%)	1,207.87	7.63	-33.55	16.48	277.58	15.60	11.51	70.87	-51.75	