



**Banex International Bank Corp**  
**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	66,456.51	70,980.02	74,595.84	79,059.15	83,732.67	86,960.12	98,267.23	100,413.50	102,744.70			
3 Activos Líquidos	12,272.52	15,877.47	12,956.74	9,864.26	6,156.86	8,227.20	7,386.63	7,580.30	11,632.84			
4 Total de Préstamos	25,164.70	25,804.03	29,701.41	32,358.09	37,006.06	42,851.09	44,934.99	49,256.02	52,284.20			
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6 Extranjeros	25,164.70	25,804.03	29,701.41	32,358.09	37,006.06	42,851.09	44,934.99	49,256.02	52,284.20			
7 Total de Inversiones	28,053.95	28,276.66	30,594.40	35,662.26	39,223.08	34,370.61	44,605.53	42,251.77	29,931.19			
8 Total de Depósitos	59,104.72	62,919.64	67,234.96	70,773.91	74,557.46	77,572.33	87,190.15	88,547.40	92,212.17			
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	59,104.72	62,919.64	67,234.96	70,773.91	74,557.46	77,572.33	87,190.15	88,547.40	92,212.17			
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	59,104.72	62,919.64	67,234.96	70,773.91	74,557.46	77,572.33	87,190.15	88,547.40	92,212.17			
16 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17 Patrimonio Total	6,299.68	7,104.59	6,251.08	7,176.65	7,942.95	7,915.10	9,454.45	10,415.01	8,776.93			
18 PROMEDIO (12 MESES)												
19 Total de Activos	53,345.82	60,178.61	63,036.09	67,830.33	75,094.59	78,970.07	86,431.53	89,736.32	93,238.68			
20 Activos Generadores de Ingresos	44,469.29	47,551.52	51,422.18	58,542.36	64,723.89	65,651.20	74,918.16	79,764.07	79,222.26			
21 Total de Prestamos	20,296.67	21,207.77	24,087.97	28,257.14	31,085.38	34,327.56	37,318.20	40,807.06	44,645.13			
22 Total de Inversiones	24,172.62	26,343.75	27,334.21	30,285.22	33,638.52	31,323.63	37,599.97	38,957.02	34,577.13			
23 Patrimonio Total	5,660.00	6,259.66	5,958.02	6,605.47	7,121.31	7,509.85	7,852.77	8,795.83	8,359.94			
24 ESTADO DE GANANCIAS Y PERDIDAS												
25 Ingreso por Intereses	3,429.65	1,057.57	2,142.47	3,310.56	4,622.94	1,427.17	2,957.11	4,623.28	6,179.19			
26 Egreso de Operaciones	2,629.68	817.99	1,636.07	2,531.70	3,502.37	1,070.44	2,121.06	3,251.47	4,473.79			



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27 Ingreso Neto de Intereses	799.97	239.57	506.40	778.86	1,120.56	356.73	836.04	1,371.81	1,705.41			
28 Otros Ingresos	556.77	518.85	535.27	633.93	785.37	164.51	229.18	303.57	1,275.55			
29 Ingreso de Operaciones	1,356.74	758.42	1,041.66	1,412.79	1,905.93	521.24	1,065.22	1,675.38	2,980.96			
30 Egresos Generales	190.26	503.75	550.15	620.69	687.40	113.45	173.58	269.29	1,087.42			
31 Utilidad Antes de Provisiones	1,166.48	254.67	491.51	792.10	1,218.53	407.79	891.64	1,406.09	1,893.53			
32 Utilidad del Periodo	1,068.14	248.21	445.69	719.44	1,091.14	348.83	835.39	1,231.02	1,080.89			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	70.00	1,320.00	57.08	1,265.82	559.06	445.76	0.00	0.00	0.00			
35 Total Provisiones Para Préstamos	254.19	260.65	300.01	326.85	381.57	432.84	430.13	548.95	586.52			
36 Préstamos Vencidos / Préstamos Totales (%)	0.28	5.12	0.19	3.91	1.51	1.04	0.00	0.00	0.00			
37 Provisiones / Préstamos Vencidos (%)	363.13	19.75	525.58	25.82	68.25	97.10	0.00	0.00	0.00			
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.01	1.01	1.01	1.01	1.03	1.01	0.96	1.11	1.12			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	9.48	10.01	8.38	9.08	9.49	9.10	9.62	10.37	8.54			
41 Patrimonio / Activos Generadores de Ing. (%)	11.84	13.14	10.37	10.55	10.42	10.25	10.56	11.38	10.68			
42 Patrimonio / Préstamos Totales (%)	25.03	27.53	21.05	22.18	21.46	18.47	21.04	21.14	16.79			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	20.76	25.23	19.27	13.94	8.26	10.61	8.47	8.56	12.62			
45 Activos Líquidos / Activos Totales (%)	18.47	22.37	17.37	12.48	7.35	9.46	7.52	7.55	11.32			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	68.23	70.18	64.77	64.33	60.87	54.91	59.63	56.28	45.07			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.40	2.09	1.73	1.64	1.69	2.13	2.23	2.06	1.36			
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.00	1.65	1.41	1.41	1.45	1.77	1.93	1.83	1.16			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	18.87	15.86	14.96	14.52	15.32	18.58	21.28	18.66	12.93			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.71	8.90	8.33	7.54	7.14	8.70	7.89	7.73	7.80			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.91	6.88	6.36	5.77	5.41	6.52	5.66	5.44	5.65			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.80	2.02	1.97	1.77	1.73	2.17	2.23	2.29	2.15	
54 Egresos Generales / Ingresos de Operaciones (%)	14.02	66.42	52.81	43.93	36.07	21.77	16.29	16.07	36.48	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.25	4.36	2.08	1.44	1.21	1.00	0.61	0.51	1.61	
56 PRODUCTIVIDAD										
57 Número de Empleados	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
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	8,388.23	8,601.34	9,900.47	10,786.03	12,335.35	14,283.70	14,978.33	16,418.67	17,428.07	
60 Depósitos Totales / Empleados	19,701.57	20,973.21	22,411.65	23,591.30	24,852.49	25,857.44	29,063.38	29,515.80	30,737.39	
61 Utilidad Neta / Empleados	356.05	82.74	148.56	239.81	363.71	116.28	278.46	410.34	360.30	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	65.17	43.75	44.91	39.68	26.00	22.51	31.73	27.01	22.71	
64 Préstamos (%)	63.10	55.34	60.77	33.95	47.06	66.06	51.29	52.22	41.29	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	63.10	55.34	60.77	33.95	47.06	66.06	51.29	52.22	41.29	
67 Depósitos (%)	71.55	45.75	49.38	42.17	26.14	23.29	29.68	25.11	23.68	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	71.55	45.75	49.38	42.17	26.14	23.29	29.68	25.11	23.68	
70 Patrimonio (%)	25.48	31.21	10.35	18.93	26.09	11.41	51.24	45.12	10.50	
71 Utilidad Neta (%)	5,154.80	-15.71	-7.69	-13.20	2.15	40.54	87.44	71.11	-0.94	