



**Banco del Centro, 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	32,682.80	51,385.80	60,301.85	56,846.82	59,884.80	88,454.83	58,454.36	75,921.48	82,388.62	
3 Activos Líquidos	18,684.88	12,994.56	27,872.79	27,016.92	40,245.77	70,283.09	19,669.24	41,290.94	1,223.77	
4 Total de Préstamos	2,831.94	3,813.94	4,515.88	4,057.41	4,314.41	4,996.41	5,537.33	5,519.33	5,256.26	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	2,831.94	3,813.94	4,515.88	4,057.41	4,314.41	4,996.41	5,537.33	5,519.33	5,256.26	
7 Total de Inversiones	10,144.69	33,683.88	27,118.31	24,778.17	14,724.75	12,580.82	32,101.62	28,138.85	74,389.68	
8 Total de Depósitos	17,245.57	29,598.58	43,525.02	39,559.96	41,598.73	47,946.00	39,827.36	57,787.74	62,902.22	
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	17,245.57	29,598.58	43,525.02	39,559.96	41,598.73	47,946.00	39,827.36	57,787.74	62,902.22	
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	17,228.57	24,963.29	39,566.30	39,140.33	41,581.73	47,929.00	37,310.36	57,770.74	42,255.25	
16 Depósitos de Bancos	17.00	4,635.29	3,958.72	419.63	17.00	17.00	2,517.00	17.00	20,646.97	
17 Patrimonio Total	14,449.99	14,125.71	15,573.28	16,500.74	16,970.22	16,103.74	16,893.93	17,083.73	17,434.73	
18 PROMEDIO (12 MESES)										
19 Total de Activos	35,762.64	49,960.21	52,519.84	44,828.92	46,283.80	69,920.32	59,378.11	66,384.15	71,136.71	
20 Activos Generadores de Ingresos	18,596.40	35,862.86	23,896.15	24,038.77	16,007.89	27,537.52	34,636.57	31,246.88	49,342.55	
21 Total de Prestamos	8,229.26	9,571.88	6,142.72	4,167.36	3,573.17	4,405.17	5,026.60	4,788.37	4,785.33	
22 Total de Inversiones	10,367.14	26,290.98	17,753.42	19,871.40	12,434.72	23,132.35	29,609.97	26,458.51	44,557.22	
23 Patrimonio Total	12,214.44	12,022.37	13,509.52	14,782.62	15,710.10	15,114.72	16,233.60	16,792.23	17,202.47	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	1,524.87	452.88	924.34	1,384.67	1,726.54	443.26	1,123.11	1,705.08	2,445.78	
26 Egreso de Operaciones	489.45	128.26	342.87	538.85	779.31	367.05	867.84	1,300.10	1,764.11	



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27 Ingreso Neto de Intereses	1,035.42	324.62	581.47	845.82	947.23	76.20	255.28	404.98	681.68	
28 Otros Ingresos	6,258.48	1,528.81	4,514.44	7,064.45	8,211.57	123.79	1,653.15	2,876.98	5,781.06	
29 Ingreso de Operaciones	7,293.90	1,853.43	5,095.91	7,910.27	9,158.80	200.00	1,908.43	3,281.97	6,462.74	
30 Egresos Generales	2,801.78	2,179.35	3,896.94	5,752.18	6,485.56	1,052.57	1,952.56	3,129.84	3,947.73	
31 Utilidad Antes de Provisiones	4,492.13	-325.92	1,198.97	2,158.09	2,673.24	-852.57	-44.13	152.12	2,515.01	
32 Utilidad del Periodo	4,471.10	-343.92	1,162.97	2,104.09	2,601.24	-870.57	-80.13	98.12	2,449.01	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
35 Total Provisiones Para Préstamos	108.55	126.55	144.55	162.55	180.55	198.55	216.55	234.55	56.55	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
38 Provisiones Para Préstamos / Préstamos Totales (%)	3.83	3.32	3.20	4.01	4.18	3.97	3.91	4.25	1.08	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	44.21	27.49	25.83	29.03	28.34	18.21	28.90	22.50	21.16	
41 Patrimonio / Activos Generadores de Ing. (%)	111.35	37.67	49.23	57.22	89.13	91.62	44.88	50.76	21.89	
42 Patrimonio / Préstamos Totales (%)	510.25	370.37	344.86	406.68	393.34	322.31	305.09	309.53	331.69	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	108.35	43.90	64.04	68.29	96.75	146.59	49.39	71.45	1.95	
45 Activos Líquidos / Activos Totales (%)	57.17	25.29	46.22	47.53	67.21	79.46	33.65	54.39	1.49	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	167.17	157.71	126.34	130.93	132.14	172.83	129.99	120.15	120.21	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	24.04	-3.84	9.73	11.67	16.25	-12.65	-0.46	0.42	4.96	
49 Utilidad Neta / Total de Activos (Promedio) (%)	12.50	-2.75	4.43	6.26	5.62	-4.98	-0.27	0.20	3.44	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	36.61	-11.44	17.22	18.98	16.56	-23.04	-0.99	0.78	14.24	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.20	5.05	7.74	7.68	10.79	6.44	6.49	7.28	4.96	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.63	1.43	2.87	2.99	4.87	5.33	5.01	5.55	3.58	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.57	3.62	4.87	4.69	5.92	1.11	1.47	1.73	1.38	
54 Egresos Generales / Ingresos de Operaciones (%)	38.41	117.58	76.47	72.72	70.81	526.29	102.31	95.36	61.08	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	33.65	17.05	37.78	39.18	51.30	1.80	9.55	12.28	11.72	
56 PRODUCTIVIDAD										
57 Número de Empleados	4.00	4.00	4.00	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	707.99	953.49	1,128.97	1,014.35	1,078.60	1,249.10	1,384.33	1,379.83	1,314.06	
60 Depósitos Totales / Empleados	4,311.39	7,399.65	10,881.25	9,889.99	10,399.68	11,986.50	9,956.84	14,446.94	15,725.55	
61 Utilidad Neta / Empleados	1,117.77	-85.98	290.74	526.02	650.31	-217.64	-20.03	24.53	612.25	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-15.86	5.87	34.79	73.26	83.23	72.14	-3.06	33.55	37.58	
64 Préstamos (%)	-79.22	-75.12	-41.88	-5.14	52.35	31.00	22.62	36.03	21.83	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	-79.22	-75.12	-41.88	-5.14	52.35	31.00	22.62	36.03	21.83	
67 Depósitos (%)	-31.47	-3.32	35.05	125.93	141.21	61.99	-8.50	46.08	51.21	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	-31.47	-3.32	35.05	125.93	141.21	61.99	-8.50	46.08	51.21	
70 Patrimonio (%)	44.81	42.41	36.06	26.30	17.44	14.00	8.48	3.53	2.74	
71 Utilidad Neta (%)	534.98	474.55	-20.72	-31.81	-41.82	153.13	-106.89	-95.34	-5.85	