



Banco Continental de Panamá, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	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	1,815,676.81	1,828,845.83	1,934,210.15	2,096,906.81	2,202,399.04	2,328,186.80	2,454,078.94	2,551,510.37	2,736,245.16		
3 Activos Líquidos	186,153.14	104,378.34	60,390.68	73,367.20	69,559.66	85,628.46	94,882.05	83,199.25	104,276.71		
4 Total de Préstamos	1,194,468.71	1,183,040.99	1,317,942.90	1,311,154.21	1,407,742.16	1,457,468.00	1,523,430.92	1,609,720.32	1,791,772.91		
5 Locales	1,053,845.37	1,045,016.65	1,145,797.11	1,137,471.39	1,176,612.08	1,236,233.14	1,320,365.65	1,338,181.02	1,404,978.21		
6 Extranjeros	140,623.35	138,024.34	172,145.79	173,682.82	231,130.08	221,234.86	203,065.26	271,539.30	386,794.70		
7 Total de Inversiones	357,035.53	399,084.34	402,119.43	561,693.82	577,122.26	636,462.38	696,585.36	709,736.95	695,872.42		
8 Total de Depósitos	1,186,597.23	1,159,769.62	1,175,723.24	1,250,536.81	1,334,555.30	1,323,469.07	1,421,567.66	1,516,767.47	1,624,175.51		
9 Locales	1,070,423.39	1,049,736.00	1,067,056.15	1,138,675.22	1,201,302.69	1,213,518.17	1,290,804.06	1,375,583.54	1,461,116.60		
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	937,093.44	916,896.06	914,241.55	938,010.99	973,494.05	1,015,083.82	1,101,879.54	1,142,450.54	1,204,804.43		
12 Depósitos de Bancos	133,329.96	132,839.94	152,814.60	200,664.22	227,808.64	198,434.34	188,924.52	233,133.00	256,312.17		
13 Extranjeros	116,173.84	110,033.62	108,667.09	111,861.59	133,252.61	109,950.91	130,763.60	141,183.93	163,058.91		
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	77,501.10	91,140.41	83,500.12	94,094.96	111,840.37	99,974.68	120,569.01	126,460.29	135,965.72		
16 Depósitos de Bancos	38,672.74	18,893.22	25,166.97	17,766.63	21,412.24	9,976.23	10,194.59	14,723.64	27,093.19		
17 Patrimonio Total	192,186.50	227,490.47	220,651.51	233,521.77	233,594.29	233,152.90	238,287.05	243,560.51	244,460.33		
18 PROMEDIO (12 MESES)											
19 Total de Activos	1,715,656.76	1,724,921.68	1,790,784.52	1,862,469.64	2,009,037.92	2,078,516.31	2,194,144.55	2,324,208.59	2,469,322.10		
20 Activos Generadores de Ingresos	1,450,819.91	1,476,663.31	1,551,238.10	1,634,919.39	1,768,184.33	1,838,027.85	1,970,039.30	2,096,152.65	2,236,254.88		
21 Total de Prestamos	1,042,249.98	1,033,817.23	1,099,184.92	1,193,883.93	1,301,105.44	1,320,254.50	1,420,686.91	1,460,437.26	1,599,757.53		
22 Total de Inversiones	408,569.93	442,846.08	452,053.18	441,035.46	467,078.90	517,773.36	549,352.40	635,715.38	636,497.34		
23 Patrimonio Total	187,726.49	207,960.56	207,197.66	215,961.60	212,890.39	230,321.69	229,469.28	238,541.14	239,027.31		
24 ESTADO DE GANANCIAS Y PERDIDAS											
25 Ingreso por Intereses	111,817.66	30,436.50	52,306.72	84,688.41	114,417.63	33,700.82	68,893.60	109,122.55	151,551.58		
26 Egreso de Operaciones	52,314.14	11,303.68	26,099.26	42,144.90	60,075.13	17,951.70	38,336.71	63,118.71	89,834.49		



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27 Ingreso Neto de Intereses	59,503.52	19,132.81	26,207.46	42,543.51	54,342.50	15,749.12	30,556.89	46,003.84	61,717.08	
28 Otros Ingresos	8,659.16	2,112.05	9,558.21	18,076.07	25,802.64	7,666.74	14,468.86	24,499.70	34,011.36	
29 Ingreso de Operaciones	68,162.68	21,244.87	35,765.67	60,619.58	80,145.14	23,415.86	45,025.74	70,503.54	95,728.44	
30 Egresos Generales	39,147.78	9,728.26	20,116.47	33,389.97	47,432.36	13,317.37	27,120.80	42,828.80	57,811.56	
31 Utilidad Antes de Provisiones	29,014.90	11,516.61	15,649.20	27,229.61	32,712.78	10,098.50	17,904.94	27,674.74	37,916.89	
32 Utilidad del Periodo	19,599.98	8,666.61	11,199.20	22,059.61	25,813.43	8,298.50	14,304.94	23,774.74	32,416.89	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	18,145.08	14,162.18	15,239.69	17,202.05	9,570.56	10,699.11	11,466.41	10,333.17	8,483.27	
35 Total Provisiones Para Préstamos	25,119.36	27,271.37	28,760.65	29,471.28	27,467.72	31,375.88	32,806.38	33,560.13	33,956.36	
36 Préstamos Vencidos / Préstamos Totales (%)	1.52	1.20	1.16	1.31	0.68	0.73	0.75	0.64	0.47	
37 Provisiones / Préstamos Vencidos (%)	138.44	192.56	188.72	171.32	287.00	293.26	286.11	324.78	400.27	
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.10	2.31	2.18	2.25	1.95	2.15	2.15	2.08	1.90	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	10.58	12.44	11.41	11.14	10.61	10.01	9.71	9.55	8.93	
41 Patrimonio / Activos Generadores de Ing. (%)	12.39	14.38	12.83	12.47	11.77	11.13	10.73	10.50	9.83	
42 Patrimonio / Préstamos Totales (%)	16.09	19.23	16.74	17.81	16.59	16.00	15.64	15.13	13.64	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	15.69	9.00	5.14	5.87	5.21	6.47	6.67	5.49	6.42	
45 Activos Líquidos / Activos Totales (%)	10.25	5.71	3.12	3.50	3.16	3.68	3.87	3.26	3.81	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	45.78	43.41	39.34	50.78	48.46	54.56	55.68	52.28	49.26	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.35	2.35	1.44	1.80	1.46	1.81	1.45	1.51	1.45	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.14	2.01	1.25	1.58	1.28	1.60	1.30	1.36	1.31	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	10.44	16.67	10.81	13.62	12.13	14.41	12.47	13.29	13.56	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.71	8.24	6.74	6.91	6.47	7.33	6.99	6.94	6.78	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.61	3.06	3.36	3.44	3.40	3.91	3.89	4.01	4.02	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.10	5.18	3.38	3.47	3.07	3.43	3.10	2.93	2.76			
54 Egresos Generales / Ingresos de Operaciones (%)	57.43	45.79	56.25	55.08	59.18	56.87	60.23	60.75	60.39			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.60	0.57	1.23	1.47	1.46	1.67	1.47	1.56	1.52			
56 PRODUCTIVIDAD												
57 Número de Empleados	763.00	811.00	864.00	906.00	963.00	954.00	977.00	1,004.00	1,019.00			
58 Número de Sucursales	6.00	6.00	6.00	6.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	1,565.49	1,458.74	1,525.40	1,447.19	1,461.83	1,527.74	1,559.29	1,603.31	1,758.36			
60 Depósitos Totales / Empleados	1,555.17	1,430.05	1,360.79	1,380.28	1,385.83	1,387.28	1,455.03	1,510.72	1,593.89			
61 Utilidad Neta / Empleados	25.69	10.69	12.96	24.35	26.81	8.70	14.64	23.68	31.81			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	12.38	12.82	17.41	28.80	21.30	27.30	26.88	21.68	24.24			
64 Préstamos (%)	34.21	33.74	49.69	21.79	17.86	23.20	15.59	22.77	27.28			
65 Locales (%)	28.42	28.46	41.80	14.44	11.65	18.30	15.24	17.65	19.41			
66 Extranjeros (%)	102.69	94.05	137.77	110.14	64.36	60.29	17.96	56.34	67.35			
67 Depósitos (%)	5.04	6.76	9.69	16.58	12.47	14.11	20.91	21.29	21.70			
68 Locales (%)	6.56	6.55	11.25	15.11	12.23	15.60	20.97	20.81	21.63			
69 Extranjeros (%)	-7.15	8.75	-3.55	33.90	14.70	-0.08	20.33	26.21	22.37			
70 Patrimonio (%)	4.87	20.73	13.89	17.70	21.55	2.49	7.99	4.30	4.65			
71 Utilidad Neta (%)	-5.22	17.27	-25.87	0.76	31.70	-4.25	27.73	7.77	25.58			