



Banco Cuscatlán 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	36,545.58	36,542.00	553,704.49	581,278.37	624,954.99	637,919.90	661,880.38	726,209.89	771,169.67	
3 Activos Líquidos	13,881.24	24,699.43	120,295.21	134,125.82	155,533.14	115,291.13	103,187.12	150,143.81	127,840.42	
4 Total de Préstamos	7,267.97	7,876.73	338,390.77	353,541.78	363,196.74	375,821.42	418,353.33	452,595.36	484,198.80	
5 Locales	2,297.88	1,983.55	322,519.57	334,769.70	336,818.27	350,767.98	383,797.31	410,198.28	425,562.05	
6 Extranjeros	4,970.09	5,893.18	15,871.20	18,772.08	26,378.47	25,053.44	34,556.02	42,397.08	58,636.74	
7 Total de Inversiones	14,324.05	2,759.66	57,304.59	55,794.88	67,973.14	107,626.59	102,733.13	76,085.23	113,681.71	
8 Total de Depósitos	25,992.36	25,787.88	455,376.55	462,146.64	477,914.65	487,907.84	498,710.13	523,628.93	541,677.79	
9 Locales	3,187.33	1,880.83	318,737.63	344,256.30	365,051.65	369,961.16	379,169.78	395,433.23	412,542.26	
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	979.07	1,855.78	295,725.81	318,545.91	331,494.73	343,147.10	346,478.00	357,022.42	368,565.72	
12 Depósitos de Bancos	2,208.26	25.05	23,011.82	25,710.40	33,556.93	26,814.06	32,691.77	38,410.81	43,976.53	
13 Extranjeros	22,805.02	23,907.05	136,638.92	117,890.34	112,863.00	117,946.68	119,540.36	128,195.70	129,135.54	
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	20,549.52	22,914.57	117,867.39	98,656.55	97,613.87	102,189.53	105,759.75	107,215.74	105,885.88	
16 Depósitos de Bancos	2,255.50	992.48	18,771.53	19,233.79	15,249.13	15,757.15	13,780.61	20,979.96	23,249.66	
17 Patrimonio Total	10,347.07	10,198.32	47,958.90	50,834.28	57,339.74	55,807.20	59,610.60	61,547.19	63,488.85	
18 PROMEDIO (12 MESES)										
19 Total de Activos	18,272.79	18,271.00	282,818.35	303,746.58	330,750.29	337,230.95	607,792.44	653,744.13	698,062.33	
20 Activos Generadores de Ingresos	10,796.01	5,318.19	199,073.88	210,652.33	226,380.94	247,042.19	458,390.91	469,008.63	514,525.19	
21 Total de Prestamos	3,633.99	3,938.36	170,421.58	179,706.51	185,232.35	191,849.07	378,372.05	403,068.57	423,697.77	
22 Total de Inversiones	7,162.02	1,379.83	28,652.30	30,945.81	41,148.59	55,193.12	80,018.86	65,940.06	90,827.42	
23 Patrimonio Total	5,173.54	5,099.16	28,932.65	30,450.71	33,843.41	33,002.76	53,784.75	56,190.74	60,414.29	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	738.23	322.49	4,009.06	12,807.05	22,019.86	9,734.43	20,032.78	30,749.81	42,734.37	
26 Egreso de Operaciones	306.78	256.27	2,802.93	8,600.14	15,153.53	6,526.55	13,234.88	20,274.71	28,183.71	



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27 Ingreso Neto de Intereses	431.45	66.22	1,206.14	4,206.91	6,866.33	3,207.88	6,797.91	10,475.10	14,550.66			
28 Otros Ingresos	17.26	19.81	2,192.99	4,853.08	8,135.50	2,716.74	6,205.65	9,167.44	13,092.75			
29 Ingreso de Operaciones	448.71	86.03	3,399.13	9,059.99	15,001.83	5,924.62	13,003.56	19,642.53	27,643.41			
30 Egresos Generales	1,088.50	287.62	2,602.87	6,458.74	10,775.63	3,906.50	7,907.02	12,161.33	17,129.69			
31 Utilidad Antes de Provisiones	-639.79	-201.58	796.26	2,601.25	4,226.20	2,018.11	5,096.53	7,481.20	10,513.72			
32 Utilidad del Periodo	-713.20	-201.68	692.96	2,242.96	3,412.91	1,763.11	4,586.53	6,717.56	8,518.07			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	0.00	0.00	5,058.08	4,234.45	4,785.76	5,649.64	5,722.03	5,509.00	9,063.68			
35 Total Provisiones Para Préstamos	73.41	73.52	7,254.95	6,264.14	6,290.14	5,744.16	5,867.07	5,602.87	5,816.23			
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	1.49	1.20	1.32	1.50	1.37	1.22	1.87			
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	143.43	147.93	131.43	101.67	102.53	101.70	64.17			
38 Provisiones para Préstamos / Préstamos Totales (%)	1.01	0.93	2.14	1.77	1.73	1.53	1.40	1.24	1.20			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	28.31	27.91	8.66	8.75	9.18	8.75	9.01	8.48	8.23			
41 Patrimonio / Activos Generadores de Ing. (%)	47.92	95.88	12.12	12.42	13.30	11.54	11.44	11.64	10.62			
42 Patrimonio / Préstamos Totales (%)	142.37	129.47	14.17	14.38	15.79	14.85	14.25	13.60	13.11			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	53.41	95.78	26.42	29.02	32.54	23.63	20.69	28.67	23.60			
45 Activos Líquidos / Activos Totales (%)	37.98	67.59	21.73	23.07	24.89	18.07	15.59	20.67	16.58			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	108.51	106.48	39.00	41.10	46.77	45.69	41.29	43.20	44.59			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	-6.61	-15.17	0.70	1.42	1.51	2.85	2.00	1.91	1.66			
49 Utilidad Neta / Total de Activos (Promedio) (%)	-3.90	-4.42	0.49	0.98	1.03	2.09	1.51	1.37	1.22			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	-13.79	-15.82	4.79	9.82	10.08	21.37	17.06	15.94	14.10			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.84	24.26	4.03	8.11	9.73	15.76	8.74	8.74	8.31			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.84	19.27	2.82	5.44	6.69	10.57	5.77	5.76	5.48			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.00	4.98	1.21	2.66	3.03	5.19	2.97	2.98	2.83			
54 Egresos Generales / Ingresos de Operaciones (%)	242.58	334.31	76.57	71.29	71.83	65.94	60.81	61.91	61.97			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.16	1.49	2.20	3.07	3.59	4.40	2.71	2.61	2.54			
56 PRODUCTIVIDAD												
57 Número de Empleados	15.00	1.00	345.00	380.00	385.00	386.00	408.00	455.00	484.00			
58 Número de Sucursales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	484.53	7,876.73	980.84	930.37	943.37	973.63	1,025.38	994.72	1,000.41			
60 Depósitos Totales / Empleados	1,732.82	25,787.88	1,319.93	1,216.18	1,241.34	1,264.01	1,222.33	1,150.83	1,119.17			
61 Utilidad Neta / Empleados	-47.55	-201.68	2.01	5.90	8.86	4.57	11.24	14.76	17.60			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	4,540.42	2,117.37	1,610.07	1,645.72	19.54	24.93	23.40			
64 Préstamos (%)	0.00	0.00	13,698.42	5,921.58	4,897.22	4,671.29	23.63	28.02	33.32			
65 Locales (%)	0.00	0.00	0.00	17,709.99	14,557.77	17,583.86	19.00	22.53	26.35			
66 Extranjeros (%)	0.00	0.00	547.17	370.29	430.74	325.13	117.73	125.85	122.29			
67 Depósitos (%)	0.00	0.00	24,230.61	2,788.07	1,738.67	1,792.00	9.52	13.30	13.34			
68 Locales (%)	0.00	0.00	185,623.19	11,342.54	11,353.20	19,570.14	18.96	14.87	13.01			
69 Extranjeros (%)	0.00	0.00	7,937.58	807.31	394.90	393.36	-12.51	8.74	14.42			
70 Patrimonio (%)	0.00	0.00	384.12	404.95	454.16	447.22	24.30	21.07	10.72			
71 Utilidad Neta (%)	0.00	0.00	-840.29	-612.13	-578.53	-974.20	561.87	199.50	149.58			