



Banco del Pacífico (Panamá), 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	53,078.24	57,624.17	62,652.24	68,775.37	72,270.23	77,686.83	82,073.79	89,397.90	95,313.36	
3 Activos Líquidos	18,143.48	18,239.83	16,498.77	20,062.19	20,474.07	25,698.25	25,340.17	29,674.83	24,790.47	
4 Total de Préstamos	27,658.41	28,744.65	28,989.14	29,587.99	30,802.69	29,968.96	30,591.09	34,271.11	40,994.91	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	27,658.41	28,744.65	28,989.14	29,587.99	30,802.69	29,968.96	30,591.09	34,271.11	40,994.91	
7 Total de Inversiones	1,549.13	4,925.90	11,248.10	13,284.24	15,152.62	15,787.77	20,163.10	19,534.36	23,534.21	
8 Total de Depósitos	46,820.08	51,333.66	56,240.77	62,230.04	65,678.95	70,857.22	75,015.71	82,140.96	81,720.03	
9 Locales	0.00	0.00	0.00	0.00	0.00	115.42	1,003.60	2,741.84	119.24	
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	2,741.84	7.39	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	115.42	1,003.60	0.00	111.85	
13 Extranjeros	46,820.08	51,333.66	56,240.77	62,230.04	65,678.95	70,741.80	74,012.10	79,399.13	81,600.79	
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	46,670.96	51,169.99	55,536.46	62,040.98	65,492.92	65,684.55	71,228.76	75,779.12	80,109.22	
16 Depósitos de Bancos	149.12	163.67	704.31	189.06	186.03	5,057.25	2,783.34	3,620.00	1,491.57	
17 Patrimonio Total	5,549.35	5,577.45	5,646.93	5,765.07	5,893.32	6,032.36	6,317.56	6,549.34	6,833.14	
18 PROMEDIO (12 MESES)										
19 Total de Activos	44,723.23	49,773.07	52,983.71	57,481.61	62,674.24	67,655.50	72,363.02	79,086.63	83,791.79	
20 Activos Generadores de Ingresos	26,584.49	29,843.31	34,784.68	36,599.99	37,581.42	39,713.64	45,495.71	48,338.85	55,242.22	
21 Total de Prestamos	25,782.24	27,352.67	27,476.52	27,774.47	29,230.55	29,356.81	29,790.11	31,929.55	35,898.80	
22 Total de Inversiones	802.25	2,490.64	7,308.16	8,825.51	8,350.88	10,356.84	15,705.60	16,409.30	19,343.42	
23 Patrimonio Total	4,437.63	5,439.54	5,513.71	5,601.47	5,721.34	5,804.91	5,982.24	6,157.20	6,363.23	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	2,939.58	766.49	1,617.68	2,564.17	3,565.73	1,059.69	2,232.21	3,543.56	4,877.17	
26 Egreso de Operaciones	2,104.26	696.70	1,440.47	2,220.79	3,003.70	752.73	1,539.12	2,389.37	3,262.76	



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27 Ingreso Neto de Intereses	835.32	69.79	177.21	343.38	562.03	306.97	693.09	1,154.19	1,614.41	
28 Otros Ingresos	365.85	192.35	373.69	547.41	726.73	89.40	257.66	356.93	535.63	
29 Ingreso de Operaciones	1,201.17	262.13	550.90	890.79	1,288.77	396.37	950.75	1,511.12	2,150.04	
30 Egresos Generales	964.13	230.39	449.67	675.71	927.96	242.82	512.01	818.84	1,095.21	
31 Utilidad Antes de Provisiones	237.04	31.75	101.23	215.08	360.81	153.55	438.74	692.27	1,054.83	
32 Utilidad del Periodo	237.04	31.75	101.23	215.08	345.81	153.55	438.74	692.27	992.83	
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	299.13	299.13	299.13	299.13	314.13	314.13	316.63	354.63	416.63	
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 (%)	1.08	1.04	1.03	1.01	1.02	1.05	1.04	1.03	1.02	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	10.46	9.68	9.01	8.38	8.15	7.76	7.70	7.33	7.17	
41 Patrimonio / Activos Generadores de Ing. (%)	19.00	16.56	14.03	13.45	12.82	13.18	12.45	12.17	10.59	
42 Patrimonio / Préstamos Totales (%)	20.06	19.40	19.48	19.48	19.13	20.13	20.65	19.11	16.67	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	38.75	35.53	29.34	32.24	31.17	36.27	33.78	36.13	30.34	
45 Activos Líquidos / Activos Totales (%)	34.18	31.65	26.33	29.17	28.33	33.08	30.87	33.19	26.01	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	42.06	45.13	49.34	53.59	54.24	58.55	60.66	59.91	59.13	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.89	0.43	0.58	0.78	0.92	1.55	1.93	1.91	1.80	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.53	0.26	0.38	0.50	0.55	0.91	1.21	1.17	1.18	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	5.34	2.33	3.67	5.12	6.04	10.58	14.67	14.99	15.60	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.06	10.27	9.30	9.34	9.49	10.67	9.81	9.77	8.83	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.92	9.34	8.28	8.09	7.99	7.58	6.77	6.59	5.91	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.14	0.94	1.02	1.25	1.50	3.09	3.05	3.18	2.92	
54 Egresos Generales / Ingresos de Operaciones (%)	80.27	87.89	81.63	75.85	72.00	61.26	53.85	54.19	50.94	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.38	2.58	2.15	1.99	1.93	0.90	1.13	0.98	0.97	
56 PRODUCTIVIDAD										
57 Número de Empleados	9.00	9.00	9.00	10.00	10.00	13.00	13.00	13.00	13.00	
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	3,073.16	3,193.85	3,221.02	2,958.80	3,080.27	2,305.30	2,353.16	2,636.24	3,153.45	
60 Depósitos Totales / Empleados	5,202.23	5,703.74	6,248.97	6,223.00	6,567.89	5,450.56	5,770.44	6,318.54	6,286.16	
61 Utilidad Neta / Empleados	26.34	3.53	11.25	21.51	34.58	11.81	33.75	53.25	76.37	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	45.95	37.46	44.64	48.90	36.16	34.82	31.00	29.99	31.88	
64 Préstamos (%)	15.70	10.72	11.65	13.97	11.37	4.26	5.53	15.83	33.09	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	15.70	10.72	11.65	13.97	11.37	4.26	5.53	15.83	33.09	
67 Depósitos (%)	47.04	42.62	50.70	55.14	40.28	38.03	33.38	32.00	24.42	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	47.04	42.62	50.70	55.14	40.28	37.81	31.60	27.59	24.24	
70 Patrimonio (%)	66.85	5.20	4.95	6.02	6.20	8.16	11.88	13.60	15.95	
71 Utilidad Neta (%)	-115.08	-230.76	85.44	92.07	45.89	383.66	333.43	221.86	187.10	