



Baneco Banco Universal, C. 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	192,880.97	159,501.69	190,728.25	219,861.69	238,638.49	197,838.12	197,408.78	189,089.26	195,613.37	
3 Activos Líquidos	51,734.24	74,837.40	78,222.45	68,081.65	128,232.97	80,398.85	63,510.21	74,563.62	60,953.34	
4 Total de Préstamos	19,466.84	15,035.75	13,612.57	10,675.92	8,895.11	7,113.90	7,136.09	5,172.85	1,903.26	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	19,466.84	15,035.75	13,612.57	10,675.92	8,895.11	7,113.90	7,136.09	5,172.85	1,903.26	
7 Total de Inversiones	116,608.39	65,684.57	94,730.88	135,909.55	97,911.49	101,473.14	120,582.62	105,785.35	128,494.69	
8 Total de Depósitos	130,307.97	100,847.64	132,760.50	150,968.65	163,573.31	150,284.25	149,196.30	140,026.88	143,524.31	
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	130,307.97	100,847.64	132,760.50	150,968.65	163,573.31	150,284.25	149,196.30	140,026.88	143,524.31	
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	59,678.80	71,445.06	99,439.09	96,299.11	113,533.68	112,725.11	112,157.46	103,769.54	112,138.04	
16 Depósitos de Bancos	70,629.18	29,402.58	33,321.41	54,669.54	50,039.63	37,559.14	37,038.84	36,257.34	31,386.28	
17 Patrimonio Total	52,260.26	51,521.33	56,112.87	61,183.59	74,321.72	46,266.07	44,411.25	48,438.58	49,935.82	
18 PROMEDIO (12 MESES)										
19 Total de Activos	206,790.13	181,689.19	191,811.34	207,635.18	215,759.73	178,669.91	194,068.52	204,475.48	217,125.93	
20 Activos Generadores de Ingresos	118,234.01	87,612.94	101,790.13	118,335.15	121,440.91	94,653.68	118,031.08	128,771.83	118,602.27	
21 Total de Prestamos	20,620.96	17,161.43	17,331.81	15,095.47	14,180.97	11,074.83	10,374.33	7,924.39	5,399.18	
22 Total de Inversiones	97,613.05	70,451.51	84,458.32	103,239.68	107,259.94	83,578.85	107,656.75	120,847.45	113,203.09	
23 Patrimonio Total	43,090.08	43,447.06	47,455.09	52,314.69	63,290.99	48,893.70	50,262.06	54,811.09	62,128.77	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	15,055.86	2,309.33	4,516.12	7,546.39	11,208.58	4,768.38	8,413.90	12,332.73	15,724.58	
26 Egreso de Operaciones	7,967.92	1,245.53	1,652.99	2,138.00	2,867.98	590.11	1,117.22	1,667.35	2,220.83	



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27 Ingreso Neto de Intereses	7,087.95	1,063.80	2,863.13	5,408.39	8,340.60	4,178.27	7,296.68	10,665.38	13,503.75	
28 Otros Ingresos	22,771.05	12,045.61	17,899.63	26,387.29	33,059.73	358.08	4,799.49	7,251.54	9,509.10	
29 Ingreso de Operaciones	29,858.99	13,109.41	20,762.76	31,795.68	41,400.33	4,536.35	12,096.16	17,916.91	23,012.84	
30 Egresos Generales	11,518.66	12,461.02	16,910.15	22,872.35	19,338.88	2,592.00	12,006.63	13,800.05	17,176.34	
31 Utilidad Antes de Provisiones	18,340.33	648.38	3,852.61	8,923.33	22,061.45	1,944.36	89.54	4,116.87	5,836.50	
32 Utilidad del Periodo	18,340.33	648.38	3,852.61	8,923.33	22,061.45	1,944.36	89.54	4,116.87	5,836.50	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	4,990.65	3,981.97	3,965.45	1,332.82	1,108.59	864.49	675.00	3.46	3.46	
35 Total Provisiones Para Préstamos	5,448.66	5,448.66	5,448.66	5,448.66	5,582.15	5,516.25	5,116.41	5,116.41	5,116.41	
36 Préstamos Vencidos / Préstamos Totales (%)	25.64	26.48	29.13	12.48	12.46	12.15	9.46	0.07	0.18	
37 Provisiones / Préstamos Vencidos (%)	109.18	136.83	137.40	408.81	503.53	638.09	757.99	147,896.97	147,896.97	
38 Provisiones Para Préstamos / Préstamos Totales (%)	27.99	36.24	40.03	51.04	62.76	77.54	71.70	98.91	268.82	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	27.09	32.30	29.42	27.83	31.14	23.39	22.50	25.62	25.53	
41 Patrimonio / Activos Generadores de Ing. (%)	38.41	63.83	51.79	41.74	69.59	42.61	34.77	43.65	38.29	
42 Patrimonio / Préstamos Totales (%)	268.46	342.66	412.21	573.10	835.53	650.36	622.35	936.40	2,623.69	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	39.70	74.21	58.92	45.10	78.39	53.50	42.57	53.25	42.47	
45 Activos Líquidos / Activos Totales (%)	26.82	46.92	41.01	30.97	53.74	40.64	32.17	39.43	31.16	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	129.19	139.34	130.27	135.12	138.25	121.02	123.39	128.80	132.00	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	15.51	2.96	7.57	10.05	18.17	8.22	0.15	4.26	4.92	
49 Utilidad Neta / Total de Activos (Promedio) (%)	8.87	1.43	4.02	5.73	10.23	4.35	0.09	2.68	2.69	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	42.56	5.97	16.24	22.74	34.86	15.91	0.36	10.01	9.39	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	12.73	10.54	8.87	8.50	9.23	20.15	14.26	12.77	13.26	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.74	5.69	3.25	2.41	2.36	2.49	1.89	1.73	1.87	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.99	4.86	5.63	6.09	6.87	17.66	12.36	11.04	11.39			
54 Egresos Generales / Ingresos de Operaciones (%)	38.58	95.05	81.44	71.94	46.71	57.14	99.26	77.02	74.64			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	19.26	54.99	35.17	29.73	27.22	1.51	8.13	7.51	8.02			
56 PRODUCTIVIDAD												
57 Número de Empleados	4.00	4.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00			
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	4,866.71	3,758.94	1,512.51	1,186.21	988.35	790.43	792.90	574.76	211.47			
60 Depósitos Totales / Empleados	32,576.99	25,211.91	14,751.17	16,774.29	18,174.81	16,698.25	16,577.37	15,558.54	15,947.15			
61 Utilidad Neta / Empleados	4,585.08	162.10	428.07	991.48	2,451.27	216.04	9.95	457.43	648.50			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	-12.60	-21.77	-1.12	12.51	23.72	24.04	3.50	-14.00	-18.03			
64 Préstamos (%)	-10.60	-22.04	-35.34	-45.29	-54.31	-52.69	-47.58	-51.55	-78.60			
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
66 Extranjeros (%)	-10.60	-22.04	-35.34	-45.29	-54.31	-52.69	-47.58	-51.55	-78.60			
67 Depósitos (%)	-11.65	-22.80	8.91	19.77	25.53	49.02	12.38	-7.25	-12.26			
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
69 Extranjeros (%)	-11.65	-22.80	8.91	19.77	25.53	49.02	12.38	-7.25	-12.26			
70 Patrimonio (%)	54.07	45.65	44.63	40.83	42.21	-10.20	-20.85	-20.83	-32.81			
71 Utilidad Neta (%)	166.32	-55.37	-21.01	-6.33	20.29	199.88	-97.68	-53.86	-73.54			