

# Banco Central de Nicaragua

## Gerencia Financiera - Unidad de Estudios Financieros



**BANCO DE LA PRODUCCION**  
**Diciembre 2003**

### CARACTERISTICAS GENERALES - ANTECEDENTES

|                                 |       |                                          |     |
|---------------------------------|-------|------------------------------------------|-----|
| Posición por activos            | 1     | Sucursales y ventanillas : <sup>2/</sup> | 42  |
| Activos/Activos Totales del SFN | 29.0% | Managua                                  | 26  |
|                                 |       | Departamentos                            | 16  |
|                                 |       | Empleados: <sup>2/</sup>                 | 877 |

### ASPECTOS ESTRUCTURALES

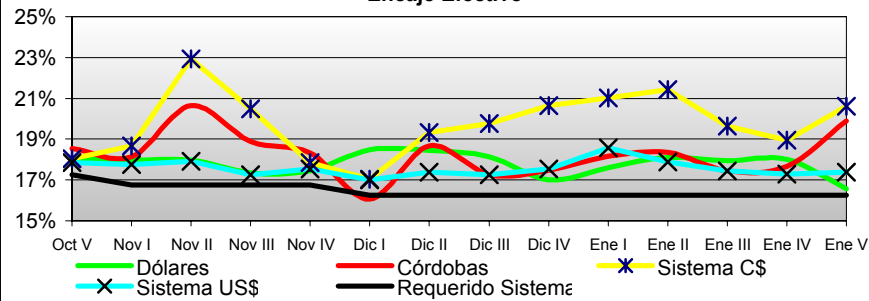
| ACTIVOS (Millones)  |                                                                                        | C\$ 9,693.2                                    | CARTERA DE CRÉDITOS (Millones)           |      | C\$ 3,388.4                                 | PASIVOS (Millones)                                                        |      | C\$ 9,067.0 |
|---------------------|----------------------------------------------------------------------------------------|------------------------------------------------|------------------------------------------|------|---------------------------------------------|---------------------------------------------------------------------------|------|-------------|
| Fuentes de fondos   | Depósitos en ambas monedas, inversiones temporales y otras obligaciones c/ el público. |                                                | Crecimiento interanual                   |      | (%)<br>51.1                                 | Depósitos 88.9%; Oblig. con inst. 7.0%; Otras oblig. con el público 2.1%. |      |             |
|                     |                                                                                        |                                                | Cartera en dólares/Cartera Total         |      | 93.1                                        |                                                                           |      |             |
| Estructura y manejo |                                                                                        |                                                | Cartera en mora/ Cartera Total           |      | 2.0                                         | <b>Depósitos</b> (%)                                                      |      |             |
|                     |                                                                                        |                                                | Cartera de riesgo/Cartera Total          |      | 11.2                                        |                                                                           |      |             |
|                     |                                                                                        |                                                | C. riesgo+Act. Improductivos/Cart. Total |      | 13.1                                        |                                                                           |      |             |
|                     |                                                                                        |                                                | Concentración por clientes <sup>2/</sup> |      | 20% = 86.9%                                 |                                                                           |      |             |
|                     |                                                                                        | Tasa activa implícita de la cartera            |                                          | 15.0 | Porcentaje del total en el SF               |                                                                           | 30.2 |             |
|                     |                                                                                        | Plazo promedio ponderado (meses) <sup>2/</sup> |                                          | 34.7 | Crecimiento interanual                      |                                                                           | 21.8 |             |
|                     |                                                                                        |                                                |                                          |      | Depósitos en dólares/Dep. Totales           |                                                                           | 66.5 |             |
|                     |                                                                                        |                                                |                                          |      | Tasa pasiva implícita                       |                                                                           | 5.6  |             |
|                     |                                                                                        |                                                |                                          |      | Plazo prom. ponderado (meses) <sup>2/</sup> |                                                                           | 13.9 |             |
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<sup>1/</sup> Incluye créditos personales

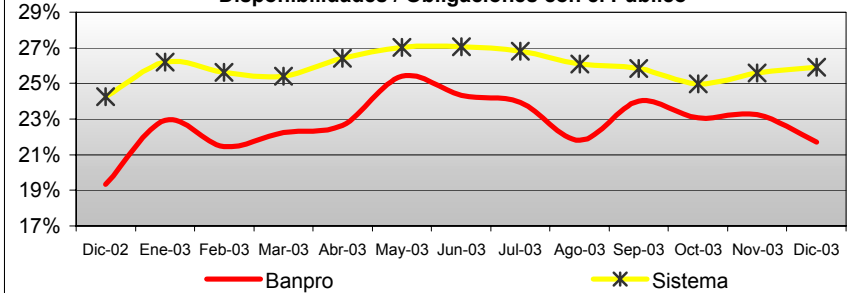
<sup>2/</sup> Información trimestral a Diciembre

# BANPRO

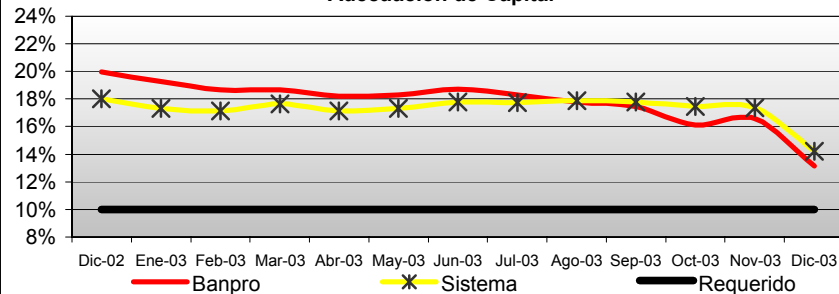
## Encaje Efectivo



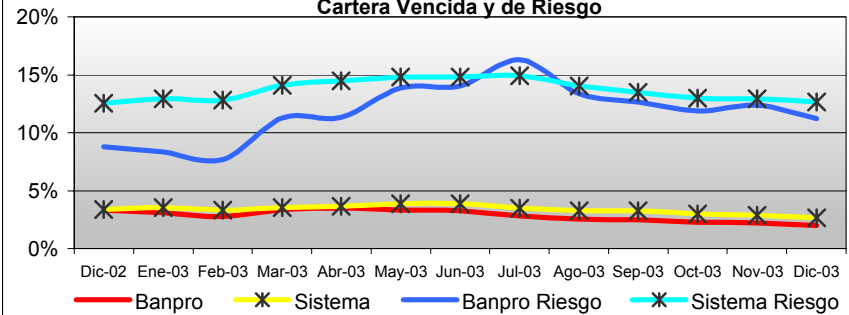
## Disponibilidades / Obligaciones con el Público



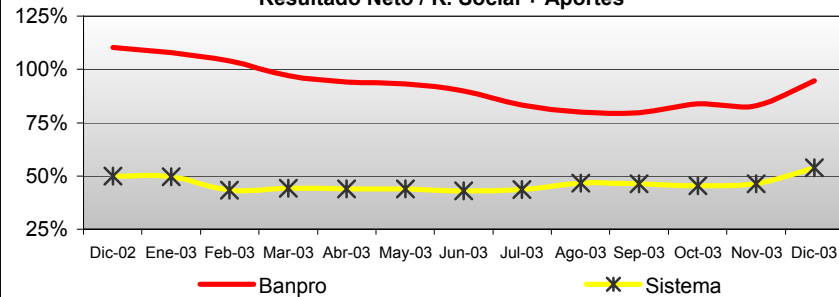
## Adecuación de Capital



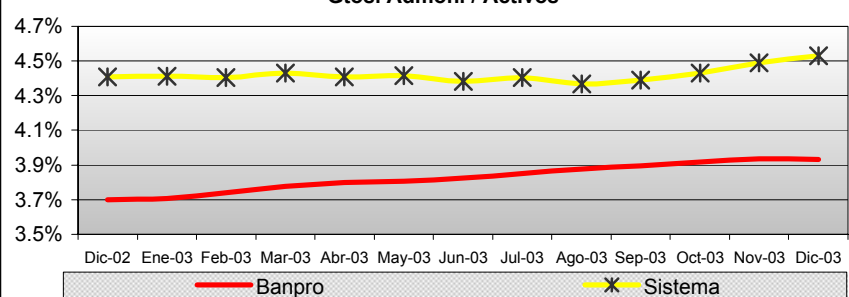
## Cartera Vencida y de Riesgo



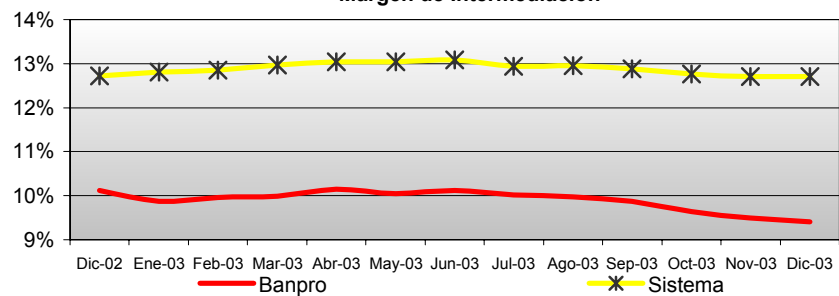
## Resultado Neto / K. Social + Aportes



## Gtos. Admon. / Activos



## Margen de Intermediación



## Cobertura Patrimonial

