

BANCA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

| | 2008 | 2009 | | | | 2010 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 46,293.14 | 46,608.09 | 45,904.09 | 46,037.12 | 45,905.98 | 45,810.57 | 46,729.73 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 8,283.92 | 7,218.16 | 7,600.54 | 8,073.82 | 8,795.69 | 7,938.91 | 8,088.37 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 27,216.38 | 28,374.72 | 28,252.75 | 27,874.44 | 27,166.04 | 27,332.80 | 27,943.43 | 0.00 | 0.00 |
| LOCALES | 18,389.75 | 18,595.83 | 18,716.22 | 18,582.15 | 18,445.16 | 18,770.91 | 19,801.98 | 0.00 | 0.00 |
| EXTRANJEROS | 8,826.63 | 9,778.89 | 9,536.53 | 9,292.29 | 8,720.88 | 8,561.89 | 8,141.45 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 8,424.68 | 8,567.77 | 7,909.60 | 7,879.07 | 7,725.03 | 8,454.51 | 8,498.23 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 33,401.88 | 33,921.10 | 34,621.24 | 35,295.68 | 35,269.71 | 35,299.03 | 35,316.15 | 0.00 | 0.00 |
| LOCALES | 20,298.73 | 20,142.01 | 20,916.48 | 21,380.12 | 22,075.52 | 22,605.59 | 22,502.25 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 183.67 | 137.65 | 150.20 | 151.42 | 186.70 | 150.09 | 157.51 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 18,051.78 | 18,006.91 | 18,936.77 | 19,468.52 | 20,142.38 | 20,632.23 | 20,963.84 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 2,063.29 | 1,997.45 | 1,829.51 | 1,760.19 | 1,746.44 | 1,823.27 | 1,380.91 | 0.00 | 0.00 |
| EXTRANJEROS | 13,103.15 | 13,779.09 | 13,704.76 | 13,915.56 | 13,194.19 | 12,693.44 | 12,813.90 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 15.46 | 18.89 | 11.97 | 17.32 | 19.26 | 43.10 | 55.11 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 6,576.58 | 7,912.02 | 7,862.96 | 8,339.78 | 9,255.20 | 9,260.11 | 9,387.85 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 6,511.11 | 5,848.18 | 5,829.83 | 5,558.46 | 3,919.73 | 3,390.23 | 3,370.93 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 6,465.11 | 6,554.28 | 5,659.70 | 5,622.37 | 5,571.60 | 5,730.47 | 5,802.41 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 42,566.79 | 43,873.47 | 42,262.14 | 43,003.43 | 43,769.23 | 43,968.28 | 46,316.91 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 33,028.75 | 34,497.17 | 33,392.94 | 34,054.43 | 33,549.64 | 34,668.58 | 36,302.01 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 25,308.51 | 26,227.77 | 25,737.17 | 26,274.62 | 25,847.85 | 26,530.07 | 28,098.09 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 7,720.24 | 8,269.39 | 7,655.77 | 7,779.80 | 7,701.79 | 8,138.51 | 8,203.92 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 5,991.07 | 6,175.02 | 5,465.62 | 5,512.87 | 5,598.10 | 5,718.12 | 5,731.05 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 2,340.88 | 562.15 | 1,070.43 | 1,646.64 | 2,200.07 | 551.45 | 1,120.84 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 1,357.75 | 297.07 | 571.80 | 877.09 | 1,177.50 | 288.96 | 581.26 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 983.13 | 265.07 | 498.63 | 769.56 | 1,022.57 | 262.48 | 539.58 | 0.00 | 0.00 |

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| OTROS INGRESOS | 1,226.91 | 256.88 | 480.34 | 702.54 | 914.30 | 189.70 | 419.72 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 2,210.03 | 521.95 | 978.97 | 1,472.10 | 1,936.87 | 452.18 | 959.29 | 0.00 | 0.00 |
| EGRESOS GENERALES | 1,023.38 | 292.93 | 527.97 | 751.03 | 1,097.67 | 251.52 | 544.60 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 1,186.66 | 229.02 | 450.99 | 721.07 | 839.21 | 200.67 | 414.69 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 980.45 | 177.00 | 374.55 | 574.93 | 627.00 | 177.57 | 352.38 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 394.10 | 347.93 | 344.57 | 415.83 | 349.56 | 343.37 | 346.02 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 418.10 | 459.25 | 427.03 | 435.31 | 429.26 | 420.78 | 432.16 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.45 | 1.23 | 1.22 | 1.49 | 1.29 | 1.26 | 1.24 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 106.09 | 131.99 | 123.93 | 104.69 | 122.80 | 122.54 | 124.90 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.54 | 1.62 | 1.51 | 1.56 | 1.58 | 1.54 | 1.55 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 13.97 | 14.06 | 12.33 | 12.21 | 12.14 | 12.51 | 12.42 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 18.14 | 17.74 | 15.65 | 15.73 | 15.97 | 16.01 | 15.92 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 23.75 | 23.10 | 20.03 | 20.17 | 20.51 | 20.97 | 20.76 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 24.80 | 21.28 | 21.95 | 22.87 | 24.94 | 22.49 | 22.90 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 17.89 | 15.49 | 16.56 | 17.54 | 19.16 | 17.33 | 17.31 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 50.02 | 46.54 | 44.80 | 45.20 | 46.84 | 46.44 | 46.97 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.97 | 2.05 | 2.24 | 2.25 | 1.87 | 2.05 | 1.94 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 2.30 | 1.61 | 1.77 | 1.78 | 1.43 | 1.62 | 1.52 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 16.37 | 11.47 | 13.71 | 13.91 | 11.20 | 12.42 | 12.30 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.09 | 6.52 | 6.41 | 6.45 | 6.56 | 6.36 | 6.18 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.11 | 3.44 | 3.42 | 3.43 | 3.51 | 3.33 | 3.20 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.98 | 3.07 | 2.99 | 3.01 | 3.05 | 3.03 | 2.97 | 0.00 | 0.00 |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 46.31 | 56.12 | 53.93 | 51.02 | 56.67 | 55.62 | 56.77 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.71 | 2.98 | 2.88 | 2.75 | 2.73 | 2.19 | 2.31 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 13,294.00 | 12,955.00 | 13,066.00 | 13,246.00 | 13,354.00 | 13,392.00 | 14,264.00 | 0.00 | 0.00 |
| NUMERO DE BANCOS | 44.00 | 42.00 | 42.00 | 42.00 | 41.00 | 43.00 | 46.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 2.05 | 2.19 | 2.16 | 2.10 | 2.03 | 2.04 | 1.96 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 2.51 | 2.62 | 2.65 | 2.66 | 2.64 | 2.64 | 2.48 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.07 | 0.01 | 0.03 | 0.04 | 0.05 | 0.01 | 0.02 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 16.77 | 11.32 | 4.44 | 1.90 | (0.84) | (1.71) | 1.80 | 0.00 | 0.00 |
| PRESTAMOS (%) | 13.85 | 15.46 | 6.83 | 0.23 | (0.18) | (3.67) | (1.09) | 0.00 | 0.00 |
| LOCALES (%) | 15.36 | 12.61 | 7.08 | 0.61 | 0.30 | 0.94 | 5.80 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 10.83 | 21.29 | 6.35 | (0.52) | (1.20) | (12.45) | (14.63) | 0.00 | 0.00 |
| DEPOSITOS (%) | 19.53 | 15.58 | 11.23 | 10.30 | 5.59 | 4.06 | 2.01 | 0.00 | 0.00 |
| LOCALES (%) | 12.88 | 6.92 | 7.37 | 9.85 | 8.75 | 12.23 | 7.58 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 31.52 | 31.12 | 17.69 | 10.98 | 0.69 | (7.88) | (6.50) | 0.00 | 0.00 |
| PATRIMONIO (%) | 15.90 | 11.82 | (8.41) | (11.29) | (13.82) | (12.57) | 2.52 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | 46.06 | (33.61) | (33.90) | (26.96) | (36.05) | 0.32 | (5.92) | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 26,542.96 | 27,612.49 | 27,472.93 | 26,982.03 | 26,244.09 | 26,449.95 | 27,108.70 | 0.00 | 0.00 |
| MENCION ESPECIAL | 584.41 | 667.48 | 637.62 | 736.73 | 799.55 | 759.06 | 731.81 | 0.00 | 0.00 |
| SUBNORMAL | 223.97 | 202.46 | 267.38 | 259.73 | 222.80 | 229.32 | 226.10 | 0.00 | 0.00 |
| DUDOSO | 244.14 | 285.94 | 236.55 | 262.59 | 269.00 | 255.17 | 245.48 | 0.00 | 0.00 |
| IRRECUPERABLE | 39.00 | 65.59 | 65.30 | 68.67 | 59.85 | 60.08 | 63.50 | 0.00 | 0.00 |