

**BANCO BILBAO VIZCAYA ARGENTARIA (PANAMÁ), S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,980,532.34	1,937,337.05	1,953,257.40	2,048,247.54	2,113,902.65	2,212,844.53	2,111,040.46	2,126,539.58	0.00
ACTIVOS LIQUIDOS	412,102.77	387,475.48	343,175.78	413,493.79	411,436.50	489,628.66	418,214.85	413,618.30	0.00
TOTAL DE PRESTAMOS	1,529,310.06	1,505,418.70	1,550,340.94	1,567,462.97	1,631,885.73	1,646,935.27	1,609,261.86	1,625,450.54	0.00
LOCALES	1,481,800.62	1,456,782.33	1,497,732.43	1,509,153.41	1,566,877.74	1,598,138.09	1,583,627.91	1,599,614.29	0.00
EXTRANJEROS	47,509.44	48,636.37	52,608.51	58,309.55	65,007.99	48,797.18	25,633.95	25,836.24	0.00
TOTAL DE INVERSIONES	9,506.44	11,040.40	21,188.54	28,697.36	36,652.85	31,782.86	42,979.81	44,841.40	0.00
TOTAL DE DEPOSITOS	1,543,161.51	1,521,133.03	1,575,772.80	1,590,238.14	1,663,777.96	1,697,233.71	1,642,364.15	1,643,276.43	0.00
LOCALES	1,312,551.73	1,290,374.01	1,325,254.68	1,368,740.42	1,440,847.36	1,479,291.70	1,430,891.04	1,430,756.45	0.00
DEPOSITOS DE OFICIALES	101,373.89	105,130.53	114,130.96	114,131.68	114,129.32	114,135.34	114,219.25	114,220.22	0.00
DEPOSITOS DE PARTICULARES	1,117,694.84	1,135,486.06	1,164,582.67	1,178,463.65	1,230,023.30	1,237,492.58	1,233,656.46	1,256,736.91	0.00
DEPOSITOS DE BANCOS	93,483.00	49,757.42	46,541.04	76,145.10	96,694.74	127,663.78	83,015.33	59,799.33	0.00
EXTRANJEROS	230,609.78	230,759.02	250,518.12	221,497.72	222,930.59	217,942.01	211,473.11	212,519.98	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	139,370.70	136,888.13	158,460.84	129,292.06	129,626.69	123,599.74	119,225.14	117,414.42	0.00
DEPOSITOS DE BANCOS	91,239.08	93,870.88	92,057.28	92,205.66	93,303.90	94,342.27	92,247.97	95,105.56	0.00
PATRIMONIO TOTAL	231,030.13	240,808.38	250,688.45	261,830.59	271,111.22	281,627.48	289,781.39	298,043.31	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,823,135.12	1,795,567.35	1,869,276.71	2,002,261.40	2,047,217.50	2,075,090.79	2,032,148.93	2,087,393.56	0.00
ACTIVOS GENERADORES DE INGRESOS	1,501,646.49	1,481,907.21	1,520,259.58	1,545,856.57	1,603,677.54	1,597,588.61	1,611,885.58	1,633,226.14	0.00
TOTAL DE PRESTAMOS	1,494,745.11	1,474,210.66	1,507,466.90	1,529,278.84	1,580,597.89	1,576,176.99	1,579,801.40	1,596,456.75	0.00
TOTAL DE INVERSIONES	6,901.38	7,696.55	12,792.68	16,577.73	23,079.64	21,411.63	32,084.18	36,769.38	0.00
PATRIMONIO TOTAL	222,596.02	232,276.55	242,409.27	253,845.51	251,070.67	261,217.93	270,234.92	279,936.95	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	107,477.24	27,702.56	55,278.48	83,774.80	111,932.00	27,611.28	55,144.70	82,243.32	0.00
EGRESOS DE OPERACIONES	39,063.29	10,889.51	21,282.18	32,264.53	43,185.36	10,597.25	21,466.19	31,809.53	0.00
INGRESO NETO DE INTERESES	68,413.95	16,813.05	33,996.30	51,510.27	68,746.63	17,014.03	33,678.51	50,433.79	0.00

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OTROS INGRESOS	14,429.03	2,826.93	6,489.61	12,342.98	24,376.49	11,215.59	26,572.35	40,979.51	0.00
INGRESO DE OPERACIONES	82,842.98	19,639.98	40,485.91	63,853.25	93,123.13	28,229.63	60,250.86	91,413.30	0.00
EGRESOS GENERALES	38,469.43	8,638.96	18,253.09	28,338.78	46,538.10	17,622.87	39,357.51	60,921.22	0.00
UTILIDAD ANTES DE PROVISIONES	44,373.55	11,001.02	22,232.82	35,514.47	46,585.03	10,606.75	20,893.35	30,492.08	0.00
UTILIDAD DEL PERIODO	40,725.26	9,993.41	20,361.21	31,932.86	41,584.66	10,276.45	19,707.24	27,769.91	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	12,727.74	12,785.02	12,750.47	14,221.90	13,533.34	14,265.52	25,751.36	23,061.74	0.00
TOTAL PROVISIONES PARA PRESTAMOS	15,448.29	16,455.91	15,807.80	16,174.17	16,496.14	16,705.18	16,671.75	17,013.32	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.83	0.85	0.82	0.91	0.83	0.87	1.60	1.42	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	121.37	128.71	123.98	113.73	121.89	117.10	64.74	73.77	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.09	1.02	1.03	1.01	1.01	1.04	1.05	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.67	12.43	12.83	12.78	12.83	12.73	13.73	14.02	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.01	15.88	15.95	16.40	16.25	16.78	17.54	17.84	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.11	16.00	16.17	16.70	16.61	17.10	18.01	18.34	0.00
INDICE DE ADECUACION DE CAPITAL	16.61	17.30	17.79	18.46	17.69	16.53	18.15	18.25	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	26.71	25.47	21.78	26.00	24.73	28.85	25.46	25.17	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.81	20.00	17.57	20.19	19.46	22.13	19.81	19.45	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	27.32	26.20	23.12	27.81	26.93	30.72	28.08	27.90	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.71	2.70	2.68	2.75	2.59	2.57	2.45	2.27	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.23	2.23	2.18	2.13	2.03	1.98	1.94	1.77	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.30	17.21	16.80	16.77	16.56	15.74	14.59	13.23	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.16	7.48	7.27	7.23	6.98	6.91	6.84	6.71	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.60	2.94	2.80	2.78	2.69	2.65	2.66	2.60	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.56	4.54	4.47	4.44	4.29	4.26	4.18	4.12	0.00



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ZONA LIBRE	6.75	6.86	6.54	6.18	5.99	5.68	5.59	5.50	0.00
RESTO DEL PAIS	7.60	7.43	7.66	7.71	7.48	7.43	7.16	7.03	0.00
AL POR MENOR	8.68	8.37	8.70	8.69	8.69	8.56	8.28	8.19	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.86	6.76	6.58	6.77	6.71	6.78	6.55	6.58	0.00
PRESTAMO PERSONAL AUTO	6.83	6.78	6.82	6.88	6.85	7.02	7.13	7.14	0.00
PRESTAMO PERSONAL	7.83	7.88	7.90	7.95	7.86	7.98	7.54	7.45	0.00
TARJETA DE CREDITO	17.90	18.02	17.88	18.10	18.39	18.17	17.76	17.92	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.63	3.55	3.42	3.35	3.34	3.38	3.24	3.00	0.00
PERSONA JURIDICA	3.33	3.21	3.08	3.08	3.16	3.10	2.90	2.65	0.00