

PRODUBANK (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	502,005.29	493,981.81	471,090.09	438,941.26	435,260.07	441,501.01	447,045.30	418,608.12	433,384.40
ACTIVOS LIQUIDOS	276,410.26	248,972.61	219,381.62	171,795.34	140,061.17	125,478.29	133,943.21	94,964.65	164,197.80
TOTAL DE PRESTAMOS	116,196.71	119,516.08	127,688.06	138,834.71	144,382.27	154,034.34	153,013.78	154,005.90	119,065.31
LOCALES	17,481.20	31,072.08	38,262.06	45,757.84	34,764.90	48,591.57	51,348.61	61,518.37	38,675.17
EXTRANJEROS	98,715.51	88,444.00	89,425.99	93,076.87	109,617.37	105,442.77	101,665.18	92,487.53	80,390.14
TOTAL DE INVERSIONES	107,287.06	122,951.73	120,617.60	125,020.74	148,125.12	158,485.82	155,384.66	166,012.92	146,778.02
TOTAL DE DEPOSITOS	438,504.13	434,395.17	412,907.59	405,721.65	401,453.42	408,973.34	410,303.38	383,854.25	396,922.72
LOCALES	5,837.61	6,755.43	4,347.23	3,977.83	8,757.35	9,067.42	14,251.28	8,171.89	11,896.09
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	5,837.61	6,755.43	4,347.23	3,977.83	8,757.35	9,067.42	14,251.28	8,171.89	11,896.09
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	432,666.52	427,639.74	408,560.36	401,743.82	392,696.07	399,905.92	396,052.10	375,682.36	385,026.62
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	428,451.25	427,065.36	407,796.35	401,205.54	390,292.89	396,727.32	393,673.73	373,289.96	378,239.26
DEPOSITOS DE BANCOS	4,215.27	574.38	764.02	538.28	2,403.18	3,178.60	2,378.37	2,392.40	6,787.36
PATRIMONIO TOTAL	26,365.63	26,357.24	26,533.57	26,377.17	26,438.20	26,980.62	28,404.31	28,916.33	30,544.51
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	484,494.92	541,793.06	465,422.77	452,972.51	468,632.68	467,741.41	459,067.69	428,774.69	434,322.24
ACTIVOS GENERADORES DE INGRESOS	239,003.94	302,698.62	249,807.60	267,446.47	257,995.59	277,493.99	278,352.05	291,937.14	279,175.36
TOTAL DE PRESTAMOS	138,749.53	146,208.87	146,610.55	155,684.36	130,289.49	136,775.21	140,350.92	146,420.31	131,723.79
TOTAL DE INVERSIONES	100,254.41	156,489.76	103,197.04	111,762.11	127,706.09	140,718.78	138,001.13	145,516.83	147,451.57
PATRIMONIO TOTAL	24,794.56	24,939.74	25,227.36	26,162.26	26,401.92	26,668.93	27,468.94	27,646.75	28,491.35
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	14,864.00	2,870.26	5,868.64	9,015.57	12,444.46	3,602.89	7,324.68	10,976.18	13,142.55
EGRESOS DE OPERACIONES	11,677.06	2,558.69	5,009.96	7,317.76	9,447.97	2,023.63	3,967.21	5,811.73	7,443.80
INGRESO NETO DE INTERESES	3,186.94	311.57	858.68	1,697.82	2,996.49	1,579.27	3,357.47	5,164.45	5,698.75

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OTROS INGRESOS	12,860.09	4,197.78	9,924.89	15,500.77	21,718.06	8,235.18	17,870.39	27,070.40	34,007.64
INGRESO DE OPERACIONES	16,047.02	4,509.35	10,783.57	17,198.59	24,714.55	9,814.45	21,227.86	32,234.84	39,706.39
EGRESOS GENERALES	14,979.98	4,470.02	10,645.04	16,883.93	24,125.48	8,896.26	19,398.76	29,707.42	36,527.95
UTILIDAD ANTES DE PROVISIONES	1,067.04	39.33	138.53	314.66	589.07	918.19	1,829.10	2,527.42	3,178.44
UTILIDAD DEL PERIODO	1,067.04	39.33	138.53	314.66	589.07	678.19	1,449.10	2,145.25	2,805.28
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	12.12	10.39	36.89	115.56	0.00	16.98	21.81	38.79	9.36
TOTAL PROVISIONES PARA PRESTAMOS	1,423.28	1,450.01	1,475.71	1,503.18	1,609.21	1,863.49	2,020.08	2,053.81	2,316.53
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.01	0.01	0.03	0.08	0.00	0.01	0.01	0.03	0.01
PROVISIONES / PRESTAMOS VENCIDOS (%)	11,745.87	13,953.31	4,000.09	1,300.80	0.00	10,971.81	9,261.08	5,294.59	24,758.69
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.22	1.21	1.16	1.08	1.11	1.21	1.32	1.33	1.95
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	5.25	5.34	5.63	6.01	6.07	6.11	6.35	6.91	7.05
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.80	10.87	10.69	10.00	9.04	8.63	9.21	9.04	11.49
PATRIMONIO / PRESTAMOS TOTALES (%)	22.69	22.05	20.78	19.00	18.31	17.52	18.56	18.78	25.65
INDICE DE ADECUACION DE CAPITAL	36.62	32.47	30.30	25.68	23.11	18.14	17.89	17.30	22.78
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	63.03	57.31	53.13	42.34	34.89	30.68	32.64	24.74	41.37
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	55.06	50.40	46.57	39.14	32.18	28.42	29.96	22.69	37.89
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	87.50	85.62	82.34	73.16	71.79	69.43	70.52	67.99	78.35
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.45	0.05	0.11	0.16	0.23	0.98	1.04	0.98	1.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.22	0.03	0.06	0.09	0.13	0.58	0.63	0.67	0.65
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.30	0.63	1.10	1.60	2.23	10.17	10.55	10.35	9.85
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.22	3.79	4.70	4.49	4.82	5.19	5.26	5.01	4.71
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.89	3.38	4.01	3.65	3.66	2.92	2.85	2.65	2.67
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.33	0.41	0.69	0.85	1.16	2.28	2.41	2.36	2.04

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ZONA LIBRE	0.00	0.00	6.16	5.42	5.00	4.92	4.20	3.90	3.92
RESTO DEL PAIS	5.18	6.45	4.91	5.51	5.61	4.66	4.60	3.51	3.51
AL POR MENOR	0.00	0.00	7.57	8.11	7.00	7.00	7.00	7.00	7.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	6.75	6.75	6.75	6.75	6.75	6.75	6.75
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	9.00	9.00	9.00	9.00	0.00	0.00	0.00	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.93	2.58	2.53	3.18	2.21	2.06	2.02	2.02	1.82
PERSONA JURIDICA	2.93	2.81	2.71	2.43	1.87	1.61	1.61	1.71	1.28