

BANCO TRASATLÁNTICO, S.A.
ESTADÍSTICAS 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	94,152.76	63,125.05	70,673.57	81,272.42	110,121.89	104,066.84	115,546.11	147,648.50	152,354.96
ACTIVOS LIQUIDOS	29,303.36	8,188.55	10,818.68	16,041.22	24,031.73	20,373.82	12,786.48	34,412.81	30,427.53
TOTAL DE PRESTAMOS	23,157.27	23,035.14	22,965.72	27,094.55	46,111.54	53,642.65	70,837.44	82,146.50	97,719.44
LOCALES	23,155.23	23,035.14	22,965.72	27,094.47	42,409.02	48,347.61	65,530.57	78,681.69	94,289.79
EXTRANJEROS	2.04	0.00	0.00	0.08	3,702.53	5,295.05	5,306.87	3,464.81	3,429.64
TOTAL DE INVERSIONES	38,396.12	28,316.14	31,367.49	32,942.24	34,944.91	24,917.66	28,597.07	27,764.50	20,886.86
TOTAL DE DEPOSITOS	69,927.80	39,735.12	48,666.19	58,292.83	82,143.66	83,372.79	95,016.64	124,957.68	133,907.45
LOCALES	67,063.18	38,019.68	45,033.30	54,085.73	63,182.78	71,802.94	76,820.58	105,930.76	110,752.13
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	67,063.18	38,019.68	45,033.30	54,085.73	63,182.78	71,802.94	76,820.58	104,430.23	108,750.53
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,500.53	2,001.60
EXTRANJEROS	2,864.62	1,715.44	3,632.89	4,207.10	18,960.88	11,569.85	18,196.07	19,026.91	23,155.32
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	2,864.62	1,715.44	3,632.89	4,207.10	18,960.88	11,508.24	16,596.21	18,492.19	23,128.25
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	61.61	1,599.86	534.73	27.07
PATRIMONIO TOTAL	20,199.41	21,140.62	20,081.32	16,369.44	16,544.25	16,699.42	16,915.70	16,922.43	10,773.54
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	116,032.45	90,022.87	90,364.14	90,619.87	102,137.32	83,595.94	93,109.84	114,460.46	131,238.42
ACTIVOS GENERADORES DE INGRESOS	58,644.30	54,046.24	56,869.84	58,423.27	71,304.92	64,955.80	76,883.86	84,973.90	99,831.38
TOTAL DE PRESTAMOS	25,781.14	26,230.40	25,565.02	26,332.65	34,634.41	38,338.90	46,901.58	54,620.53	71,915.49
TOTAL DE INVERSIONES	32,863.16	27,815.84	31,304.82	32,090.62	36,670.51	26,616.90	29,982.28	30,353.37	27,915.89
PATRIMONIO TOTAL	20,502.44	20,958.44	20,398.89	18,372.96	18,371.83	18,920.02	18,498.51	16,645.94	13,658.89
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	5,747.07	677.21	1,424.88	2,319.17	3,609.72	1,454.07	3,127.70	5,043.91	7,170.76
EGRESOS DE OPERACIONES	3,722.60	448.10	891.69	1,550.49	2,273.18	722.63	1,564.62	2,603.89	3,684.20
INGRESO NETO DE INTERESES	2,024.47	229.11	533.20	768.67	1,336.53	731.44	1,563.09	2,440.02	3,486.56

BANCO TRASATLÁNTICO, S.A.
ESTADÍSTICAS 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
OTROS INGRESOS	940.76	323.77	756.25	2,349.66	3,331.77	460.21	1,213.57	1,844.68	2,595.48
INGRESO DE OPERACIONES	2,965.23	552.88	1,289.45	3,118.33	4,668.30	1,191.65	2,776.66	4,284.70	6,082.04
EGRESOS GENERALES	3,233.68	940.87	2,317.17	3,403.90	4,770.17	1,108.19	2,267.27	4,029.21	5,586.96
UTILIDAD ANTES DE PROVISIONES	(268.45)	(387.99)	(1,027.72)	(285.57)	(101.87)	83.46	509.39	255.49	495.08
UTILIDAD DEL PERIODO	(382.65)	(387.99)	(811.84)	26.15	209.85	68.46	365.34	111.44	348.13
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,978.12	2,962.07	1,071.11	1,962.38	1,075.51	1,005.66	458.99	140.95	726.39
TOTAL PROVISIONES PARA PRESTAMOS	905.07	905.07	802.02	706.19	679.06	692.60	821.54	821.54	833.31
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	12.86	12.86	4.66	7.24	2.33	1.87	0.65	0.17	0.74
PROVISIONES / PRESTAMOS VENCIDOS (%)	30.39	30.56	74.88	35.99	63.14	68.87	178.99	582.87	114.72
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.91	3.93	3.49	2.61	1.47	1.29	1.16	1.00	0.85
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	21.45	33.49	28.41	20.14	15.02	16.05	14.64	11.46	7.07
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	32.82	41.17	36.96	27.27	20.41	21.26	17.01	15.40	9.08
PATRIMONIO / PRESTAMOS TOTALES (%)	87.23	91.78	87.44	60.42	35.88	31.13	23.88	20.60	11.02
INDICE DE ADECUACION DE CAPITAL	41.93	77.26	50.50	39.46	30.55	24.55	20.50	19.59	12.15
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	41.91	20.61	22.23	27.52	29.26	24.44	13.46	27.54	22.72
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	31.12	12.97	15.31	19.74	21.82	19.58	11.07	23.31	19.97
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	96.81	91.87	86.68	84.03	71.80	54.32	43.55	49.76	38.32
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(0.65)	(2.87)	(2.86)	0.06	0.29	0.42	0.95	0.17	0.35
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.33)	(1.72)	(1.80)	0.04	0.21	0.33	0.78	0.13	0.27
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(1.87)	(7.40)	(7.96)	0.19	1.14	1.45	3.95	0.89	2.55
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.80	5.01	5.01	5.29	5.06	8.95	8.14	7.91	7.18
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.35	3.32	3.14	3.54	3.19	4.45	4.07	4.09	3.69
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.45	1.70	1.88	1.75	1.87	4.50	4.07	3.83	3.49

BANCO TRASATLÁNTICO, S.A.
ESTADÍSTICAS 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
ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	7.00	7.00	7.80	7.80
RESTO DEL PAIS	9.86	9.00	0.00	9.75	0.00	7.60	7.36	7.59	7.29
AL POR MENOR	10.20	10.43	8.57	9.42	8.80	8.25	8.58	8.38	8.54
CONSUMO									
VIVIENDA HIPOTECARIA	9.38	9.15	9.25	9.45	8.46	8.84	7.95	7.43	7.35
PRESTAMO PERSONAL AUTO	10.15	10.13	10.08	9.87	10.11	9.27	8.77	8.54	8.51
PRESTAMO PERSONAL	8.90	9.51	9.86	9.57	9.62	9.43	8.60	8.04	7.77
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	4.29	4.39	4.40	4.38	4.50	4.56	4.50	4.51	4.64
PERSONA JURIDICA	3.83	3.98	4.36	4.27	4.26	4.19	3.92	3.99	4.25