

**BANCO COLPATRIA MULTIBANCA COLPATRIA, S.A., SUCURSAL PANAMÁ**  
**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	46,874.04	38,528.35	44,292.45	41,491.80	42,459.28	60,123.00	52,914.65	55,790.89	40,919.60
ACTIVOS LIQUIDOS	7,074.94	3,136.98	2,173.13	3,066.57	2,102.38	16,501.94	10,557.03	19,621.96	7,663.70
TOTAL DE PRESTAMOS	39,288.29	34,743.82	41,523.84	37,900.41	39,859.37	42,891.67	41,658.98	35,514.82	32,751.38
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	39,288.29	34,743.82	41,523.84	37,900.41	39,859.37	42,891.67	41,658.98	35,514.82	32,751.38
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	18,451.35	19,864.08	21,132.99	19,742.51	19,119.39	31,993.68	33,271.68	42,710.25	17,155.20
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	18,451.35	19,864.08	21,132.99	19,742.51	19,119.39	31,993.68	33,271.68	42,710.25	17,155.20
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	18,451.35	19,864.08	21,132.99	19,742.51	19,119.39	31,993.68	33,271.68	42,710.25	17,155.20
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	3,802.35	3,884.89	3,979.27	4,075.93	4,161.28	4,280.44	4,436.24	4,568.80	4,699.34
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	37,867.42	35,508.92	35,654.61	35,730.86	44,666.66	49,325.68	48,603.55	48,641.34	41,689.44
ACTIVOS GENERADORES DE INGRESOS	30,579.32	30,558.88	33,547.33	33,478.01	39,573.83	38,817.75	41,591.41	36,707.61	36,305.38
TOTAL DE PRESTAMOS	30,579.32	30,558.88	33,547.33	33,478.01	39,573.83	38,817.75	41,591.41	36,707.61	36,305.38
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	3,612.65	3,708.27	3,818.18	3,898.37	3,981.82	4,082.67	4,207.75	4,322.37	4,430.31
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,968.02	501.04	1,004.74	1,513.73	2,026.35	525.70	1,088.70	1,646.61	2,173.51
EGRESOS DE OPERACIONES	1,158.27	315.79	620.36	915.06	1,205.90	277.67	572.58	867.44	1,147.61
INGRESO NETO DE INTERESES	809.75	185.25	384.38	598.66	820.45	248.03	516.12	779.16	1,025.90

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	507.29	132.30	264.91	396.36	530.06	132.30	288.47	428.26	593.04
INGRESO DE OPERACIONES	1,317.05	317.55	649.28	995.02	1,350.51	380.34	804.59	1,207.42	1,618.95
EGRESOS GENERALES	817.64	205.01	412.36	631.43	869.32	231.18	469.63	709.91	960.89
UTILIDAD ANTES DE PROVISIONES	499.40	112.54	236.92	363.59	481.19	149.16	334.95	497.51	658.06
UTILIDAD DEL PERIODO	379.40	82.54	176.92	273.59	358.94	119.16	274.95	407.51	538.06
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	290.00	320.00	350.00	380.00	410.00	440.00	470.00	500.00	530.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.74	0.92	0.84	1.00	1.03	1.03	1.13	1.41	1.62
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	8.11	10.08	8.98	9.82	9.80	7.12	8.38	8.19	11.48
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.68	11.18	9.58	10.75	10.44	9.98	10.65	12.86	14.35
PATRIMONIO / PRESTAMOS TOTALES (%)	9.68	11.18	9.58	10.75	10.44	9.98	10.65	12.86	14.35
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	38.34	15.79	10.28	15.53	11.00	51.58	31.73	45.94	44.67
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.09	8.14	4.91	7.39	4.95	27.45	19.95	35.17	18.73
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	38.34	15.79	10.28	15.53	11.00	51.58	31.73	45.94	44.67
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.24	1.08	1.05	1.09	0.91	1.23	1.32	1.48	1.48
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.00	0.93	0.99	1.02	0.80	0.97	1.13	1.12	1.29
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.50	8.90	9.27	9.36	9.01	11.67	13.07	12.57	12.14
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.44	6.56	5.99	6.03	5.12	5.42	5.24	5.98	5.99
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.79	4.13	3.70	3.64	3.05	2.86	2.75	3.15	3.16
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.65	2.42	2.29	2.38	2.07	2.56	2.48	2.83	2.83

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	62.08	64.56	63.51	63.46	64.37	60.78	58.37	58.80	59.35
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.66	1.73	1.58	1.58	1.34	1.36	1.39	1.56	1.63
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	7.00	8.00	8.00	7.00	7.00	7.00	8.00	8.00	8.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	5,612.61	4,342.98	5,190.48	5,414.34	5,694.20	6,127.38	5,207.37	4,439.35	4,093.92
DEPOSITOS TOTALES / EMPLEADOS	2,635.91	2,483.01	2,641.62	2,820.36	2,731.34	4,570.53	4,158.96	5,338.78	2,144.40
UTILIDAD NETA / EMPLEADOS	54.20	10.32	22.12	39.08	51.28	17.02	34.37	50.94	67.26
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	62.41	18.59	63.94	38.44	(9.42)	56.05	19.47	34.46	(3.63)
PRESTAMOS (%)	79.64	31.74	62.39	30.44	1.45	23.45	0.33	(6.29)	(17.83)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	79.64	31.74	62.39	30.44	1.45	23.45	0.33	(6.29)	(17.83)
DEPOSITOS (%)	(11.45)	(2.07)	28.06	19.78	3.62	61.06	57.44	116.34	(10.27)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(11.45)	(2.07)	28.06	19.78	3.62	61.06	57.44	116.34	(10.27)
PATRIMONIO (%)	11.08	10.00	8.81	9.54	9.44	10.18	11.48	12.09	12.93
UTILIDAD NETA (%)	507.41	(24.06)	(24.44)	(8.15)	(5.39)	44.36	55.41	48.95	49.90
CLASIFICACION PRESTAMOS									
NORMAL	39,578.29	35,063.82	41,873.84	38,278.15	40,269.37	43,331.67	42,128.98	36,014.82	33,281.38
MENCION ESPECIAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUBNORMAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DUDOSO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	2.25	0.00	0.00	0.00	0.00	0.00