

BANCO TRASATLÁNTICO, S.A.
ESTADÍSTICAS FINANCIERAS
(En Miles de Balboas)

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	110,121.89	104,066.84	115,546.11	147,648.50	152,268.59	151,739.67	162,176.77	0.00	0.00
ACTIVOS LIQUIDOS	24,031.73	20,373.82	12,786.48	34,412.81	30,427.53	19,459.78	27,045.41	0.00	0.00
TOTAL DE PRESTAMOS	46,111.54	53,642.65	70,837.44	82,146.50	97,719.44	107,155.33	113,019.45	0.00	0.00
LOCALES	42,409.02	48,347.61	65,530.57	78,681.69	94,289.79	103,812.40	109,680.43	0.00	0.00
EXTRANJEROS	3,702.53	5,295.05	5,306.87	3,464.81	3,429.64	3,342.94	3,339.01	0.00	0.00
TOTAL DE INVERSIONES	34,944.91	24,917.66	28,597.07	27,764.50	20,886.86	21,512.56	18,727.47	0.00	0.00
TOTAL DE DEPOSITOS	82,143.66	83,372.79	95,016.64	124,957.68	133,907.45	136,366.73	146,971.44	0.00	0.00
LOCALES	63,182.78	71,802.94	76,820.58	105,930.76	110,752.13	110,707.05	115,029.54	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	63,182.78	71,802.94	76,820.58	104,430.23	108,750.53	108,703.21	106,738.90	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	1,500.53	2,001.60	2,003.84	8,290.63	0.00	0.00
EXTRANJEROS	18,960.88	11,569.85	18,196.07	19,026.91	23,155.32	25,659.67	31,941.91	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	18,960.88	11,508.24	16,596.21	18,492.19	23,128.25	25,474.52	31,941.91	0.00	0.00
DEPOSITOS DE BANCOS	0.00	61.61	1,599.86	534.73	27.07	185.15	0.00	0.00	0.00
PATRIMONIO TOTAL	16,544.25	16,699.42	16,915.70	16,922.43	10,642.75	11,544.12	11,690.98	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	102,137.32	83,595.94	93,109.84	114,460.46	131,195.24	127,903.25	138,861.44	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	71,304.92	64,955.80	76,883.86	84,973.90	99,831.38	103,614.10	115,590.71	0.00	0.00
TOTAL DE PRESTAMOS	34,634.41	38,338.90	46,901.58	54,620.53	71,915.49	80,398.99	91,928.44	0.00	0.00
TOTAL DE INVERSIONES	36,670.51	26,616.90	29,982.28	30,353.37	27,915.89	23,215.11	23,662.27	0.00	0.00
PATRIMONIO TOTAL	18,371.83	18,920.02	18,498.51	16,645.94	13,593.50	14,121.77	14,303.34	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,609.72	1,454.07	3,127.70	5,043.91	7,170.76	2,316.03	4,699.92	0.00	0.00
EGRESOS DE OPERACIONES	2,273.18	722.63	1,564.62	2,603.89	3,684.20	1,138.12	2,311.58	0.00	0.00
INGRESO NETO DE INTERESES	1,336.53	731.44	1,563.09	2,440.02	3,486.56	1,177.91	2,388.34	0.00	0.00

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OTROS INGRESOS	3,331.77	460.21	1,213.57	1,844.68	2,555.56	516.90	918.21	0.00	0.00
INGRESO DE OPERACIONES	4,668.30	1,191.65	2,776.66	4,284.70	6,042.12	1,694.81	3,306.54	0.00	0.00
EGRESOS GENERALES	4,770.17	1,108.19	2,267.27	4,029.21	5,677.83	1,345.49	2,760.33	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	(101.87)	83.46	509.39	255.49	364.29	349.32	546.21	0.00	0.00
UTILIDAD DEL PERIODO	209.85	68.46	365.34	111.44	217.34	279.32	371.21	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,075.51	1,005.66	458.99	140.95	726.39	894.97	2,154.28	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	679.06	692.60	821.54	821.54	833.31	904.31	1,009.31	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.33	1.87	0.65	0.17	0.74	0.84	1.91	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	63.14	68.87	178.99	582.87	114.72	101.04	46.85	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.47	1.29	1.16	1.00	0.85	0.84	0.89	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	15.02	16.05	14.64	11.46	6.99	7.61	7.21	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	20.41	21.26	17.01	15.40	8.97	8.97	8.87	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	35.88	31.13	23.88	20.60	10.89	10.77	10.34	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	30.55	24.55	20.50	19.59	12.17	11.09	10.71	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	29.26	24.44	13.46	27.54	22.72	14.27	18.40	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	21.82	19.58	11.07	23.31	19.98	12.82	16.68	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	71.80	54.32	43.55	49.76	38.32	30.05	31.14	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.29	0.42	0.95	0.17	0.22	1.08	0.64	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.21	0.33	0.78	0.13	0.17	0.87	0.53	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	1.14	1.45	3.95	0.89	1.60	7.91	5.19	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.06	8.95	8.14	7.91	7.18	8.94	8.13	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.19	4.45	4.07	4.09	3.69	4.39	4.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.87	4.50	4.07	3.83	3.49	4.55	4.13	0.00	0.00

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ZONA LIBRE	0.00	7.00	7.00	7.80	7.80	6.91	6.35	0.00	0.00
RESTO DEL PAIS	0.00	7.60	7.36	7.59	7.29	7.41	7.46	0.00	0.00
AL POR MENOR	8.80	8.25	8.58	8.38	8.54	8.67	8.17	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	8.46	8.84	7.95	7.43	7.35	7.43	7.25	0.00	0.00
PRESTAMO PERSONAL AUTO	10.11	9.27	8.77	8.54	8.51	8.29	8.64	0.00	0.00
PRESTAMO PERSONAL	9.62	9.43	8.60	8.04	7.77	8.18	8.28	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	4.50	4.56	4.50	4.51	4.64	4.43	4.39	0.00	0.00
PERSONA JURIDICA	4.26	4.19	3.92	3.99	4.25	4.11	3.98	0.00	0.00