

PRODUBANK (PANAMÁ), S.A.
ESTADISTICAS 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	435,260.07	441,501.01	447,045.30	418,608.12	433,384.40	426,645.22	411,918.17	400,541.80	0.00
ACTIVOS LIQUIDOS	140,061.17	125,478.29	133,943.21	94,964.65	164,197.80	132,754.58	109,772.67	80,453.32	0.00
TOTAL DE PRESTAMOS	144,382.27	154,034.34	153,013.78	154,005.90	119,065.31	133,184.71	148,586.29	165,384.85	0.00
LOCALES	34,764.90	48,591.57	51,348.61	61,518.37	38,675.17	52,643.55	58,541.06	72,934.48	0.00
EXTRANJEROS	109,617.37	105,442.77	101,665.18	92,487.53	80,390.14	80,541.16	90,045.23	92,450.37	0.00
TOTAL DE INVERSIONES	148,125.12	158,485.82	155,384.66	166,012.92	146,778.02	156,481.73	150,159.59	150,322.99	0.00
TOTAL DE DEPOSITOS	401,453.42	408,973.34	410,303.38	383,854.25	396,922.72	390,322.52	375,668.88	360,597.87	0.00
LOCALES	8,757.35	9,067.42	14,251.28	8,171.89	11,896.09	8,849.54	8,795.72	6,929.68	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	8,757.35	9,067.42	14,251.28	8,171.89	11,896.09	8,849.54	8,795.72	6,929.68	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	392,696.07	399,905.92	396,052.10	375,682.36	385,026.62	381,472.99	366,873.16	353,668.19	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	390,292.89	396,727.32	393,673.73	373,289.96	378,239.26	381,065.03	366,486.15	352,556.04	0.00
DEPOSITOS DE BANCOS	2,403.18	3,178.60	2,378.37	2,392.40	6,787.36	407.96	387.01	1,112.15	0.00
PATRIMONIO TOTAL	26,438.20	26,980.62	28,404.31	28,916.33	30,544.51	31,083.16	31,953.58	32,722.52	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	468,632.68	467,741.41	459,067.69	428,774.69	434,322.24	434,073.12	429,481.73	409,574.96	0.00
ACTIVOS GENERADORES DE INGRESOS	257,995.59	277,493.99	278,352.05	291,937.14	279,175.36	301,093.31	303,572.16	317,863.33	0.00
TOTAL DE PRESTAMOS	130,289.49	136,775.21	140,350.92	146,420.31	131,723.79	143,609.53	150,800.04	159,695.37	0.00
TOTAL DE INVERSIONES	127,706.09	140,718.78	138,001.13	145,516.83	147,451.57	157,483.78	152,772.12	158,167.96	0.00
PATRIMONIO TOTAL	26,401.92	26,668.93	27,468.94	27,646.75	28,491.35	29,031.89	30,178.94	30,819.43	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	12,444.46	3,602.89	7,324.68	10,976.18	13,142.55	2,678.71	5,381.95	8,197.85	0.00
EGRESOS DE OPERACIONES	9,447.97	2,023.63	3,967.21	5,811.73	7,443.80	1,620.96	3,172.78	4,699.03	0.00
INGRESO NETO DE INTERESES	2,996.49	1,579.27	3,357.47	5,164.45	5,698.75	1,057.75	2,209.17	3,498.82	0.00

PRODUBANK (PANAMÁ), S.A.
ESTADISTICAS 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
OTROS INGRESOS	21,718.06	8,235.18	17,870.39	27,070.40	34,007.64	8,597.96	11,710.43	10,882.22	0.00
INGRESO DE OPERACIONES	24,714.55	9,814.45	21,227.86	32,234.84	39,706.39	9,655.71	13,919.60	14,381.04	0.00
EGRESOS GENERALES	24,125.48	8,896.26	19,398.76	29,707.42	36,527.95	9,231.76	12,848.84	12,618.01	0.00
UTILIDAD ANTES DE PROVISIONES	589.07	918.19	1,829.10	2,527.42	3,178.44	423.96	1,070.76	1,763.03	0.00
UTILIDAD DEL PERIODO	589.07	678.19	1,449.10	2,145.25	2,805.28	423.71	1,067.16	1,759.38	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	16.98	21.81	38.79	9.36	9.35	4.66	14.71	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,609.21	1,863.49	2,020.08	2,053.81	2,316.53	2,316.53	2,316.53	2,307.33	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.01	0.01	0.03	0.01	0.01	0.00	0.01	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	10,971.81	9,261.08	5,294.59	24,758.69	24,785.05	49,745.53	15,680.88	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.11	1.21	1.32	1.33	1.95	1.74	1.56	1.40	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.07	6.11	6.35	6.91	7.05	7.29	7.76	8.17	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.04	8.63	9.21	9.04	11.49	10.73	10.70	10.36	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.31	17.52	18.56	18.78	25.65	23.34	21.51	19.79	0.00
INDICE DE ADECUACION DE CAPITAL	23.11	18.14	17.89	17.30	22.78	20.41	20.76	19.19	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	34.89	30.68	32.64	24.74	41.37	34.01	29.22	22.31	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	32.18	28.42	29.96	22.69	37.89	31.12	26.65	20.09	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	71.79	69.43	70.52	67.99	78.35	74.10	69.19	64.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.23	0.98	1.04	0.98	1.00	0.56	0.70	0.74	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.13	0.58	0.63	0.67	0.65	0.39	0.50	0.57	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	2.23	10.17	10.55	10.35	9.85	5.84	7.07	7.61	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.82	5.19	5.26	5.01	4.71	3.56	3.55	3.44	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.66	2.92	2.85	2.65	2.67	2.15	2.09	1.97	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.16	2.28	2.41	2.36	2.04	1.41	1.46	1.47	0.00

PRODUBANK (PANAMÁ), S.A.
ESTADISTICAS 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
ZONA LIBRE	5.00	4.92	4.20	3.90	3.92	4.01	4.21	4.13	0.00
RESTO DEL PAIS	5.61	4.66	4.60	3.51	3.51	3.72	3.60	4.10	0.00
AL POR MENOR	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.65	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	2.21	2.06	2.02	2.02	1.82	1.67	1.52	1.52	0.00
PERSONA JURIDICA	1.87	1.61	1.61	1.71	1.28	1.60	1.71	1.88	0.00