

**BANCO BILBAO VIZCAYA ARGENTARIA (PANAMÁ), S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,171,749.40	2,203,556.75	2,094,861.28	2,105,527.19	2,120,416.30	2,074,538.39	1,985,851.65	0.00	0.00
ACTIVOS LIQUIDOS	408,449.14	564,814.67	384,854.01	426,223.36	568,046.95	500,813.35	422,514.08	0.00	0.00
TOTAL DE PRESTAMOS	1,688,688.73	1,572,432.20	1,637,566.68	1,606,430.25	1,466,289.41	1,484,797.60	1,492,427.39	0.00	0.00
LOCALES	1,665,648.82	1,550,580.56	1,619,538.42	1,588,533.11	1,448,755.00	1,467,673.74	1,476,184.63	0.00	0.00
EXTRANJEROS	23,039.91	21,851.64	18,028.26	17,897.14	17,534.41	17,123.86	16,242.76	0.00	0.00
TOTAL DE INVERSIONES	29,827.32	28,059.87	28,510.48	25,317.93	31,877.76	46,588.90	34,052.70	0.00	0.00
TOTAL DE DEPOSITOS	1,665,692.34	1,685,619.19	1,557,847.52	1,563,668.30	1,608,352.49	1,575,682.81	1,493,564.92	0.00	0.00
LOCALES	1,451,950.58	1,458,892.89	1,327,834.79	1,325,744.34	1,392,848.73	1,353,072.48	1,365,836.52	0.00	0.00
DEPOSITOS DE OFICIALES	104,128.20	114,131.18	14,079.05	14,086.36	14,081.85	9,080.18	81.36	0.00	0.00
DEPOSITOS DE PARTICULARES	1,269,648.86	1,266,777.15	1,284,236.15	1,277,977.24	1,326,532.95	1,298,617.00	1,289,246.49	0.00	0.00
DEPOSITOS DE BANCOS	78,173.52	77,984.56	29,519.59	33,680.75	52,233.94	45,375.30	76,508.67	0.00	0.00
EXTRANJEROS	213,741.76	226,726.30	230,012.73	237,923.95	215,503.76	222,610.33	127,728.39	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	116,432.23	130,942.41	132,883.10	141,149.56	118,572.48	126,183.43	123,841.73	0.00	0.00
DEPOSITOS DE BANCOS	97,309.53	95,783.89	97,129.63	96,774.39	96,931.27	96,426.91	3,886.66	0.00	0.00
PATRIMONIO TOTAL	305,300.37	282,225.67	289,618.61	300,732.13	307,075.99	314,165.24	320,315.35	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,142,826.02	2,208,200.64	2,102,950.87	2,116,033.39	2,146,082.85	2,139,047.57	2,040,356.47	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	1,693,527.32	1,639,605.10	1,659,159.42	1,651,020.06	1,608,341.61	1,565,939.29	1,596,278.63	0.00	0.00
TOTAL DE PRESTAMOS	1,660,287.23	1,609,683.73	1,623,414.27	1,615,940.39	1,577,489.07	1,528,614.90	1,564,997.04	0.00	0.00
TOTAL DE INVERSIONES	33,240.09	29,921.36	35,745.15	35,079.67	30,852.54	37,324.39	31,281.59	0.00	0.00
PATRIMONIO TOTAL	288,205.80	281,926.58	289,700.00	299,387.72	306,188.18	298,195.46	304,966.98	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	109,729.25	26,846.64	53,128.98	81,049.70	106,961.10	24,022.95	48,265.76	0.00	0.00
EGRESOS DE OPERACIONES	42,273.72	10,437.25	20,811.34	31,393.15	43,435.29	10,156.76	19,997.73	0.00	0.00
INGRESO NETO DE INTERESES	67,455.53	16,409.39	32,317.64	49,656.55	63,525.81	13,866.19	28,268.03	0.00	0.00

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OTROS INGRESOS	54,366.28	11,710.91	20,823.13	29,940.23	39,770.17	11,268.05	20,310.82	0.00	0.00
INGRESO DE OPERACIONES	121,821.81	28,120.30	53,140.76	79,596.78	103,295.98	25,134.24	48,578.85	0.00	0.00
EGRESOS GENERALES	79,127.74	17,464.39	32,518.06	47,752.85	60,797.58	16,177.50	29,126.94	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	42,694.07	10,655.91	20,622.70	31,843.93	42,498.39	8,956.75	19,451.91	0.00	0.00
UTILIDAD DEL PERIODO	35,486.09	11,645.27	19,767.74	29,351.70	35,583.02	7,899.43	16,517.60	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	22,412.48	30,680.51	30,547.33	31,462.52	26,950.42	20,786.97	15,979.44	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	18,344.83	17,355.47	19,181.03	20,552.96	19,561.80	20,619.12	21,542.99	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.33	1.95	1.87	1.96	1.84	1.40	1.07	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	81.85	56.57	62.79	65.33	72.58	99.19	134.82	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.09	1.10	1.17	1.28	1.33	1.39	1.44	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.06	12.81	13.83	14.28	14.48	15.14	16.13	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.77	17.63	17.38	18.43	20.50	20.52	20.98	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.08	17.95	17.69	18.72	20.94	21.16	21.46	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	16.72	19.29	20.18	20.41	22.32	22.69	23.39	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.52	33.51	24.70	27.26	35.32	31.78	28.29	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.81	25.63	18.37	20.24	26.79	24.14	21.28	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	26.31	35.17	26.53	28.88	37.30	34.74	30.57	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.10	2.84	2.38	2.37	2.21	2.02	2.07	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.66	2.11	1.88	1.85	1.66	1.48	1.62	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.31	16.52	13.65	13.07	11.62	10.60	10.83	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.48	6.55	6.40	6.55	6.65	6.14	6.05	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.50	2.55	2.51	2.54	2.70	2.59	2.51	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.98	4.00	3.90	4.01	3.95	3.54	3.54	0.00	0.00



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ZONA LIBRE	5.05	5.04	5.48	5.18	5.33	5.15	5.00	0.00	0.00
RESTO DEL PAIS	6.65	6.79	6.61	6.77	6.99	6.86	6.81	0.00	0.00
AL POR MENOR	8.06	8.06	7.91	7.96	8.01	7.75	7.81	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.57	6.56	6.58	6.52	6.52	6.50	6.48	0.00	0.00
PRESTAMO PERSONAL AUTO	7.16	7.22	7.34	7.48	7.45	7.48	7.43	0.00	0.00
PRESTAMO PERSONAL	7.51	7.45	7.40	7.39	7.28	7.48	7.00	0.00	0.00
TARJETA DE CREDITO	17.45	17.19	17.22	17.49	17.46	17.23	17.23	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.96	2.83	2.77	2.79	2.93	3.03	3.10	0.00	0.00
PERSONA JURIDICA	2.74	2.86	2.91	2.90	2.86	2.95	2.93	0.00	0.00