

PRODUBANK (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	433,384.40	426,645.22	411,918.17	400,541.80	388,807.12	383,387.26	380,109.33	0.00	0.00
ACTIVOS LIQUIDOS	164,197.80	132,754.58	109,772.67	80,453.32	101,415.31	110,025.80	94,132.52	0.00	0.00
TOTAL DE PRESTAMOS	119,065.31	133,184.71	148,586.29	165,384.85	129,821.56	125,441.12	144,221.08	0.00	0.00
LOCALES	38,675.17	52,643.55	58,541.06	72,934.48	46,830.62	42,090.21	54,489.34	0.00	0.00
EXTRANJEROS	80,390.14	80,541.16	90,045.23	92,450.37	82,990.94	83,350.91	89,731.74	0.00	0.00
TOTAL DE INVERSIONES	146,778.02	156,481.73	150,159.59	150,322.99	154,311.67	144,150.41	138,566.88	0.00	0.00
TOTAL DE DEPOSITOS	396,922.72	390,322.52	375,668.88	360,597.87	349,526.15	342,250.01	341,202.08	0.00	0.00
LOCALES	11,896.09	8,849.54	8,795.72	6,929.68	11,035.39	7,058.97	9,395.99	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	11,896.09	8,849.54	8,795.72	6,929.68	11,035.39	7,058.97	9,395.99	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	385,026.62	381,472.99	366,873.16	353,668.19	338,490.76	335,191.03	331,806.09	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	378,239.26	381,065.03	366,486.15	352,556.04	335,858.58	334,508.82	329,395.64	0.00	0.00
DEPOSITOS DE BANCOS	6,787.36	407.96	387.01	1,112.15	2,632.19	682.21	2,410.45	0.00	0.00
PATRIMONIO TOTAL	30,544.51	31,083.16	31,953.58	32,722.52	33,510.65	33,877.84	34,313.26	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	434,322.24	434,073.12	429,481.73	409,574.96	411,095.76	405,016.24	396,013.75	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	279,175.36	301,093.31	303,572.16	317,863.33	274,988.28	279,628.98	290,766.92	0.00	0.00
TOTAL DE PRESTAMOS	131,723.79	143,609.53	150,800.04	159,695.37	124,443.43	129,312.91	146,403.68	0.00	0.00
TOTAL DE INVERSIONES	147,451.57	157,483.78	152,772.12	158,167.96	150,544.85	150,316.07	144,363.24	0.00	0.00
PATRIMONIO TOTAL	28,491.35	29,031.89	30,178.94	30,819.43	32,027.58	32,480.50	33,133.42	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	13,142.55	2,678.71	5,381.95	8,197.85	11,275.55	2,434.14	4,961.36	0.00	0.00
EGRESOS DE OPERACIONES	7,443.80	1,620.96	3,172.78	4,699.03	6,180.58	1,340.15	2,689.05	0.00	0.00
INGRESO NETO DE INTERESES	5,698.75	1,057.75	2,209.17	3,498.82	5,094.97	1,093.99	2,272.31	0.00	0.00

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OTROS INGRESOS	34,007.64	8,597.96	11,710.43	10,882.22	12,318.32	624.36	1,286.42	0.00	0.00
INGRESO DE OPERACIONES	39,706.39	9,655.71	13,919.60	14,381.04	17,413.29	1,718.34	3,558.74	0.00	0.00
EGRESOS GENERALES	36,527.95	9,231.76	12,848.84	12,618.01	14,901.25	1,357.36	2,684.63	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	3,178.44	423.96	1,070.76	1,763.03	2,512.04	360.98	874.11	0.00	0.00
UTILIDAD DEL PERIODO	2,805.28	423.71	1,067.16	1,759.38	2,512.04	360.98	874.11	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	9.36	9.35	4.66	14.71	58.50	99.25	24.06	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,316.53	2,316.53	2,316.53	2,307.33	2,290.98	2,281.40	2,273.92	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.01	0.01	0.00	0.01	0.05	0.08	0.02	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	24,758.69	24,785.05	49,745.53	15,680.88	3,916.07	2,298.58	9,452.83	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.95	1.74	1.56	1.40	1.76	1.82	1.58	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.05	7.29	7.76	8.17	8.62	8.84	9.03	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.49	10.73	10.70	10.36	11.79	12.57	12.13	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	25.65	23.34	21.51	19.79	25.81	27.01	23.79	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	22.78	20.41	20.76	19.19	22.10	23.91	20.68	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	41.37	34.01	29.22	22.31	29.02	32.15	27.59	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	37.89	31.12	26.65	20.09	26.08	28.70	24.76	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	78.35	74.10	69.19	64.00	73.16	74.27	68.20	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.00	0.56	0.70	0.74	0.91	0.52	0.60	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.65	0.39	0.50	0.57	0.61	0.36	0.44	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.85	5.84	7.07	7.61	7.84	4.45	5.28	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.71	3.56	3.55	3.44	4.10	3.48	3.41	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.67	2.15	2.09	1.97	2.25	1.92	1.85	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.04	1.41	1.46	1.47	1.85	1.56	1.56	0.00	0.00

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ZONA LIBRE	3.92	4.01	4.21	4.13	4.39	4.67	4.33	0.00	0.00
RESTO DEL PAIS	3.51	3.72	3.60	4.10	3.67	4.41	4.34	0.00	0.00
AL POR MENOR	7.00	7.00	7.00	7.00	7.00	7.00	7.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.75	6.75	6.75	6.75	6.75	0.00	0.00	0.00	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	4.65	4.65	4.65	5.75	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	1.82	1.67	1.52	1.52	2.03	1.82	1.82	0.00	0.00
PERSONA JURIDICA	1.28	1.60	1.71	1.88	2.07	2.16	2.16	0.00	0.00