



Banco Bilbao Vizcaya Argentaria (Panamá),S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

| | 2001 | | | 2002 | | | 2003 | | | |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | |
| 1 BALANCE DE SITUACION | | | | | | | | | | |
| 2 Total de Activos | 863,783.18 | 831,825.48 | 830,632.01 | 806,948.84 | 795,325.67 | 830,014.40 | 837,565.48 | 871,031.17 | 809,389.25 | |
| 3 Activos Líquidos | 40,079.75 | 35,989.37 | 33,692.13 | 36,410.58 | 41,281.00 | 46,003.25 | 47,187.88 | 91,172.75 | 34,117.32 | |
| 4 Total de Préstamos | 734,495.81 | 705,316.48 | 710,566.20 | 700,180.96 | 686,054.67 | 707,194.47 | 697,364.43 | 687,862.90 | 701,276.06 | |
| 5 Locales | 509,959.75 | 487,672.24 | 497,145.67 | 492,071.43 | 485,597.01 | 504,726.93 | 496,733.17 | 495,299.05 | 517,854.21 | |
| 6 Extranjeros | 224,536.07 | 217,644.25 | 213,420.54 | 208,109.53 | 200,457.66 | 202,467.54 | 200,631.26 | 192,563.85 | 183,421.85 | |
| 7 Total de Inversiones | 59,561.61 | 63,676.17 | 60,635.78 | 40,621.27 | 40,869.38 | 41,822.35 | 48,992.44 | 50,617.55 | 34,283.50 | |
| 8 Total de Depósitos | 730,515.36 | 702,005.41 | 693,287.13 | 656,647.70 | 649,405.38 | 667,173.61 | 649,057.72 | 687,439.37 | 619,521.48 | |
| 9 Locales | 323,146.09 | 328,572.71 | 306,886.77 | 312,835.61 | 325,524.73 | 327,433.66 | 318,663.18 | 313,147.71 | 322,749.48 | |
| 10 Depósitos de Oficiales | 2.67 | 50,002.27 | 50,002.91 | 50,003.11 | 0.00 | 3.39 | 5.79 | 7.39 | 7.39 | |
| 11 Depósitos de Particulares | 294,984.07 | 244,274.22 | 231,933.07 | 223,472.81 | 286,515.18 | 288,221.26 | 279,006.55 | 289,078.68 | 283,533.03 | |
| 12 Depósitos de Bancos | 28,159.35 | 34,296.22 | 24,950.79 | 39,359.69 | 39,009.56 | 39,209.01 | 39,650.84 | 24,061.64 | 39,209.06 | |
| 13 Extranjeros | 407,369.27 | 373,432.70 | 386,400.36 | 343,812.09 | 323,880.65 | 339,739.95 | 330,394.53 | 374,291.67 | 296,772.00 | |
| 14 Depósitos de Oficiales | 0.00 | 0.00 | 6.02 | 11.74 | 9.46 | 13.71 | 0.00 | 0.00 | 0.00 | |
| 15 Depósitos de Particulares | 124,613.58 | 132,812.76 | 133,936.33 | 124,593.64 | 125,577.01 | 113,170.94 | 114,131.72 | 112,280.16 | 115,385.07 | |
| 16 Depósitos de Bancos | 282,755.69 | 240,619.94 | 252,458.01 | 219,206.71 | 198,294.18 | 226,555.30 | 216,262.81 | 262,011.51 | 181,386.94 | |
| 17 Patrimonio Total | 106,572.96 | 109,620.06 | 113,977.09 | 119,116.92 | 123,754.46 | 129,177.81 | 134,501.17 | 140,149.55 | 145,091.07 | |
| 18 PROMEDIO (12 MESES) | | | | | | | | | | |
| 19 Total de Activos | 863,783.18 | 831,825.48 | 830,632.01 | 806,948.84 | 829,554.42 | 830,919.94 | 834,098.75 | 838,990.00 | 802,357.46 | |
| 20 Activos Generadores de Ingresos | 794,057.43 | 768,992.66 | 771,201.98 | 740,802.23 | 760,490.74 | 759,004.74 | 758,779.43 | 739,641.34 | 731,241.80 | |
| 21 Total de Prestamos | 734,495.81 | 705,316.48 | 710,566.20 | 700,180.96 | 710,275.24 | 706,255.48 | 703,965.32 | 694,021.93 | 693,665.37 | |
| 22 Total de Inversiones | 59,561.61 | 63,676.17 | 60,635.78 | 40,621.27 | 50,215.49 | 52,749.26 | 54,814.11 | 45,619.41 | 37,576.44 | |
| 23 Patrimonio Total | 106,572.96 | 109,620.06 | 113,977.09 | 119,116.92 | 115,163.71 | 119,398.93 | 124,239.13 | 129,633.24 | 134,422.76 | |
| 24 ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| 25 Ingreso por Intereses | 65,018.40 | 12,822.85 | 25,610.08 | 38,215.61 | 50,566.94 | 11,807.29 | 23,589.99 | 35,710.55 | 47,708.29 | |
| 26 Egreso de Operaciones | 35,281.84 | 4,984.72 | 9,414.24 | 13,693.70 | 17,674.36 | 3,521.14 | 6,997.58 | 10,283.78 | 13,493.85 | |



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| 27 Ingreso Neto de Intereses | 29,734.61 | 7,838.13 | 16,195.84 | 24,521.91 | 32,892.58 | 8,286.15 | 16,592.41 | 25,426.77 | 34,214.45 | |
| 28 Otros Ingresos | 8,405.89 | 1,752.04 | 3,460.24 | 5,335.91 | 7,267.78 | 1,685.68 | 4,917.74 | 8,316.08 | 13,084.77 | |
| 29 Ingreso de Operaciones | 38,140.50 | 9,590.17 | 19,656.08 | 29,857.82 | 40,160.36 | 9,971.82 | 21,510.15 | 33,742.85 | 47,299.21 | |
| 30 Egresos Generales | 16,232.35 | 3,592.96 | 8,056.84 | 12,422.19 | 15,746.28 | 3,903.63 | 9,193.67 | 15,384.85 | 23,662.29 | |
| 31 Utilidad antes de Provisiones | 21,908.16 | 5,997.21 | 11,599.24 | 17,435.63 | 24,414.08 | 6,068.19 | 12,316.47 | 18,358.00 | 23,636.92 | |
| 32 Utilidad del Periodo | 11,539.38 | 3,047.09 | 7,404.13 | 12,543.96 | 17,467.59 | 5,137.25 | 10,460.61 | 16,109.00 | 21,050.52 | |
| 33 CALIDAD DE ACTIVOS | | | | | | | | | | |
| 34 Total de Préstamos Vencidos | 18,683.77 | 25,786.36 | 25,488.74 | 25,777.29 | 25,433.45 | 25,809.46 | 27,856.72 | 27,290.27 | 21,169.97 | |
| 35 Total Provisiones Para Préstamos | 17,329.89 | 19,013.83 | 17,805.82 | 17,998.67 | 19,656.34 | 18,907.72 | 18,907.72 | 18,578.28 | 15,995.52 | |
| 36 Préstamos Vencidos / Préstamos Totales (%) | 2.54 | 3.66 | 3.59 | 3.68 | 3.71 | 3.65 | 3.99 | 3.97 | 3.02 | |
| 37 Provisiones / Préstamos Vencidos (%) | 92.75 | 73.74 | 69.86 | 69.82 | 77.29 | 73.26 | 67.87 | 68.08 | 75.56 | |
| 38 Provisiones para Préstamos / Préstamos Totales (%) | 2.36 | 2.70 | 2.51 | 2.57 | 2.87 | 2.67 | 2.71 | 2.70 | 2.28 | |
| 39 RAZONES DE CAPITAL | | | | | | | | | | |
| 40 Patrimonio / Activos Totales (%) | 12.34 | 13.18 | 13.72 | 14.76 | 15.56 | 15.56 | 16.06 | 16.09 | 17.93 | |
| 41 Patrimonio / Activos Generadores de Ing. (%) | 13.42 | 14.26 | 14.78 | 16.08 | 17.02 | 17.25 | 18.02 | 18.98 | 19.73 | |
| 42 Patrimonio / Préstamos Totales (%) | 14.51 | 15.54 | 16.04 | 17.01 | 18.04 | 18.27 | 19.29 | 20.37 | 20.69 | |
| 43 LIQUIDEZ | | | | | | | | | | |
| 44 Activos Líquidos / Total de Depósitos (%) | 5.49 | 5.13 | 4.86 | 5.54 | 6.36 | 6.90 | 7.27 | 13.26 | 5.51 | |
| 45 Activos Líquidos / Activos Totales (%) | 4.64 | 4.33 | 4.06 | 4.51 | 5.19 | 5.54 | 5.63 | 10.47 | 4.22 | |
| 46 Activos Líquidos + Inversiones / Depósitos Totales (%) | 13.64 | 14.20 | 13.61 | 11.73 | 12.65 | 13.16 | 14.82 | 20.63 | 11.04 | |
| 47 RENTABILIDAD | | | | | | | | | | |
| 48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 1.58 | 1.92 | 2.26 | 2.30 | 2.71 | 2.76 | 2.90 | 2.88 | |
| 49 Utilidad Neta / Total de Activos (Promedio) (%) | 0.00 | 1.47 | 1.78 | 2.07 | 2.11 | 2.47 | 2.51 | 2.56 | 2.62 | |
| 50 Utilidad Neta / Patrimonio Total (Promedio) (%) | 0.00 | 11.12 | 12.99 | 14.04 | 15.17 | 17.21 | 16.84 | 16.57 | 15.66 | |
| 51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 6.67 | 6.64 | 6.88 | 6.65 | 6.22 | 6.22 | 6.44 | 6.52 | |
| 52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 2.59 | 2.44 | 2.46 | 2.32 | 1.86 | 1.84 | 1.85 | 1.85 | |



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| 53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 4.08 | 4.20 | 4.41 | 4.33 | 4.37 | 4.37 | 4.58 | 4.68 | |
| 54 Egresos Generales / Ingresos de Operaciones (%) | 0.00 | 37.47 | 40.99 | 41.60 | 39.21 | 39.15 | 42.74 | 45.59 | 50.03 | |
| 55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 0.91 | 0.90 | 0.96 | 0.96 | 0.89 | 1.30 | 1.50 | 1.79 | |
| 56 PRODUCTIVIDAD | | | | | | | | | | |
| 57 Número de Empleados | 206.00 | 207.00 | 214.00 | 212.00 | 219.00 | 220.00 | 221.00 | 222.00 | 222.00 | |
| 58 Número de Sucursales | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | |
| 59 Préstamos / Empleados | 3,565.51 | 3,407.33 | 3,320.40 | 3,302.74 | 3,132.67 | 3,214.52 | 3,155.50 | 3,098.48 | 3,158.90 | |
| 60 Depósitos Totales / Empleados | 3,546.19 | 3,391.33 | 3,239.66 | 3,097.39 | 2,965.32 | 3,032.61 | 2,936.91 | 3,096.57 | 2,790.64 | |
| 61 Utilidad Neta / Empleados | 0.00 | 14.72 | 34.60 | 59.17 | 79.76 | 23.35 | 47.33 | 72.56 | 94.82 | |
| 62 TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | | |
| 63 Activos (%) | 0.00 | 0.00 | 0.00 | 0.00 | -7.93 | -0.22 | 0.83 | 7.94 | 1.77 | |
| 64 Préstamos (%) | 0.00 | 0.00 | 0.00 | 0.00 | -6.60 | 0.27 | -1.86 | -1.76 | 2.22 | |
| 65 Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | -4.78 | 3.50 | -0.08 | 0.66 | 6.64 | |
| 66 Extranjeros (%) | 0.00 | 0.00 | 0.00 | 0.00 | -10.72 | -6.97 | -5.99 | -7.47 | -8.50 | |
| 67 Depósitos (%) | 0.00 | 0.00 | 0.00 | 0.00 | -11.10 | -4.96 | -6.38 | 4.69 | -4.60 | |
| 68 Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.74 | -0.35 | 3.84 | 0.10 | -0.85 | |
| 69 Extranjeros (%) | 0.00 | 0.00 | 0.00 | 0.00 | -20.49 | -9.02 | -14.49 | 8.87 | -8.37 | |
| 70 Patrimonio (%) | 0.00 | 0.00 | 0.00 | 0.00 | 16.12 | 17.84 | 18.01 | 17.66 | 17.24 | |
| 71 Utilidad Neta (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 68.60 | 41.28 | 28.42 | 20.51 | |