



**Banco de la Provincia de Buenos Aires, S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 19

	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	843,078.91	697,871.40	536,409.55	570,319.23	541,999.25	568,632.45	604,906.13	553,850.06	542,895.29			
3 Activos Líquidos	477,923.02	362,091.50	283,252.96	312,035.79	287,700.10	310,334.33	332,474.01	297,765.09	296,548.77			
4 Total de Préstamos	69,543.10	86,331.57	83,399.97	81,700.32	80,741.44	78,778.44	78,780.62	76,817.21	76,767.40			
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6 Extranjeros	69,543.10	86,331.57	83,399.97	81,700.32	80,741.44	78,778.44	78,780.62	76,817.21	76,767.40			
7 Total de Inversiones	278,526.63	238,160.17	158,631.00	166,012.40	166,066.81	168,464.36	182,672.53	171,397.01	166,895.34			
8 Total de Depósitos	346,358.26	266,760.56	181,324.18	209,138.28	183,806.26	203,839.23	228,653.85	188,712.02	187,201.00			
9 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13 Extranjeros	346,358.26	266,760.56	181,324.18	209,138.28	183,806.26	203,839.23	228,653.85	188,712.02	187,201.00			
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15 Depósitos de Particulares	0.38	0.35	0.32	0.29	0.00	0.00	0.00	0.00	0.00			
16 Depósitos de Bancos	346,357.88	266,760.21	181,323.86	209,137.99	183,806.26	203,839.23	228,653.85	188,712.02	187,201.00			
17 Patrimonio Total	114,143.44	105,075.26	121,273.07	148,169.16	148,622.81	151,343.29	165,987.70	154,966.02	145,884.33			
18 PROMEDIO (12 MESES)												
19 Total de Activos	843,078.91	697,871.40	536,409.55	570,319.23	692,539.08	633,251.92	570,657.84	562,084.65	542,447.27			
20 Activos Generadores de Ingresos	348,069.74	324,491.74	242,030.97	247,712.71	297,439.00	285,867.27	251,742.06	247,963.47	245,235.50			
21 Total de Prestamos	69,543.10	86,331.57	83,399.97	81,700.32	75,142.27	82,555.01	81,090.30	79,258.76	78,754.42			
22 Total de Inversiones	278,526.63	238,160.17	158,631.00	166,012.40	222,296.72	203,312.26	170,651.77	168,704.70	166,481.08			
23 Patrimonio Total	114,143.44	105,075.26	121,273.07	148,169.16	131,383.13	128,209.28	143,630.38	151,567.59	147,253.57			
24 ESTADO DE GANANCIAS Y PERDIDAS												
25 Ingreso por Intereses	24,120.43	3,762.09	7,043.36	9,918.39	12,571.51	2,339.62	4,831.22	7,141.90	9,408.81			
26 Egreso de Operaciones	16,722.29	2,924.72	5,478.44	7,573.05	9,526.32	1,758.29	3,613.99	5,441.72	7,231.16			



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27 Ingreso Neto de Intereses	7,398.14	837.37	1,564.92	2,345.34	3,045.20	581.32	1,217.22	1,700.18	2,177.65	
28 Otros Ingresos	49,481.75	10,542.21	29,171.48	55,537.70	65,066.51	9,448.10	31,056.38	48,517.13	52,082.67	
29 Ingreso de Operaciones	56,879.89	11,379.59	30,736.40	57,883.04	68,111.71	10,029.42	32,273.61	50,217.31	54,260.33	
30 Egresos Generales	50,229.95	20,447.77	23,606.78	23,857.32	33,632.34	7,308.94	14,908.71	43,874.11	56,998.81	
31 Utilidad Antes de Provisiones	6,649.94	-9,068.19	7,129.62	34,025.72	34,479.37	2,720.48	17,364.89	6,343.20	-2,738.49	
32 Utilidad del Periodo	6,649.93	-9,068.19	7,129.62	34,025.72	34,479.37	2,720.48	17,364.89	6,343.20	-2,738.49	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	826.57	1,227.98	1,140.74	1,214.29	1,214.29	1,281.96	1,281.96	1,281.96	1,222.85	
35 Total Provisiones Para Préstamos	1,560.35	1,369.21	1,281.96	1,281.96	1,560.35	1,560.35	1,560.35	1,560.35	1,552.78	
36 Préstamos Vencidos / Préstamos Totales (%)	1.19	1.42	1.37	1.49	1.50	1.63	1.63	1.67	1.59	
37 Provisiones / Préstamos Vencidos (%)	188.77	111.50	112.38	105.57	128.50	121.72	121.72	121.72	126.98	
38 Provisiones para Préstamos / Préstamos Totales (%)	2.24	1.59	1.54	1.57	1.93	1.98	1.98	2.03	2.02	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	13.54	15.06	22.61	25.98	27.42	26.62	27.44	27.98	26.87	
41 Patrimonio / Activos Generadores de Ing. (%)	32.79	32.38	50.11	59.81	60.22	61.21	63.49	62.43	59.87	
42 Patrimonio / Préstamos Totales (%)	164.13	121.71	145.41	181.36	184.07	192.11	210.70	201.73	190.03	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	137.99	135.74	156.21	149.20	156.52	152.24	145.40	157.79	158.41	
45 Activos Líquidos / Activos Totales (%)	56.69	51.89	52.81	54.71	53.08	54.58	54.96	53.76	54.62	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	218.40	225.02	243.70	228.58	246.87	234.89	225.30	248.61	247.56	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	-11.18	5.89	18.31	11.59	3.81	13.80	3.41	-1.12	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	-5.20	2.66	7.95	4.98	1.72	6.09	1.50	-0.50	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	-34.52	11.76	30.62	26.24	8.49	24.18	5.58	-1.86	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.64	5.82	5.34	4.23	3.27	3.84	3.84	3.84	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.61	4.53	4.08	3.20	2.46	2.87	2.93	2.95	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.03	1.29	1.26	1.02	0.81	0.97	0.91	0.89	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	179.69	76.80	41.22	49.38	72.88	46.19	87.37	105.05	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	13.00	24.11	29.89	21.88	13.22	24.67	26.09	21.24	
56 PRODUCTIVIDAD										
57 Número de Empleados	24.00	24.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
59 Préstamos / Empleados	2,897.63	3,597.15	3,790.91	3,713.65	3,670.07	3,580.84	3,580.94	3,491.69	3,489.43	
60 Depósitos Totales / Empleados	14,431.59	11,115.02	8,242.01	9,506.29	8,354.83	9,265.42	10,393.36	8,577.82	8,509.14	
61 Utilidad Neta / Empleados	0.00	-377.84	324.07	1,546.62	1,567.24	123.66	789.31	288.33	-124.48	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	-35.71	-18.52	12.77	-2.89	0.17	
64 Préstamos (%)	0.00	0.00	0.00	0.00	16.10	-8.75	-5.54	-5.98	-4.92	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	16.10	-8.75	-5.54	-5.98	-4.92	
67 Depósitos (%)	0.00	0.00	0.00	0.00	-46.93	-23.59	26.10	-9.77	1.85	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-46.93	-23.59	26.10	-9.77	1.85	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	30.21	44.03	36.87	4.59	-1.84	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-130.00	143.56	-81.36	-107.94	