



BNP Paribas Sucursal (Panama), S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002		2003				2004			
	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	1,954,288.85	1,886,875.70	1,915,338.75	1,782,458.62	1,570,862.13	1,842,842.66	1,775,688.39	1,855,935.81	1,836,367.33	
3 Activos Líquidos	730,659.51	726,357.90	744,936.22	667,884.08	525,019.49	891,779.86	855,886.12	1,074,675.37	1,089,892.64	
4 Total de Préstamos	1,138,157.49	1,083,749.48	1,082,801.34	1,062,133.99	977,672.88	899,949.63	872,281.56	732,143.87	692,831.45	
5 Locales	159,650.06	145,615.33	145,285.96	145,835.78	147,103.06	162,807.19	164,969.44	182,100.39	184,921.23	
6 Extranjeros	978,507.43	938,134.15	937,515.38	916,298.21	830,569.82	737,142.44	707,312.12	550,043.47	507,910.23	
7 Total de Inversiones	57,325.03	58,988.47	69,171.58	19,718.05	19,718.05	29,682.93	29,682.93	29,647.82	29,647.82	
8 Total de Depósitos	1,877,475.30	1,826,661.47	1,852,346.58	1,711,064.07	1,493,685.98	1,771,943.13	1,734,755.29	1,811,405.17	1,790,209.84	
9 Locales	177,476.75	162,436.31	154,474.51	156,018.62	163,855.06	159,075.84	153,595.49	161,562.58	169,530.19	
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	163,940.85	156,748.25	148,757.89	144,317.00	155,947.68	150,838.10	145,052.51	153,769.74	161,784.10	
12 Depósitos de Bancos	13,535.89	5,688.06	5,716.62	11,701.62	7,907.39	8,237.74	8,542.98	7,792.84	7,746.09	
13 Extranjeros	1,699,998.55	1,664,225.16	1,697,872.07	1,555,045.44	1,329,830.91	1,612,867.29	1,581,159.80	1,649,842.58	1,620,679.65	
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	237,171.20	247,228.26	198,649.84	206,582.41	201,640.83	198,263.54	188,256.27	186,814.41	197,835.46	
16 Depósitos de Bancos	1,462,827.35	1,416,996.90	1,499,222.23	1,348,463.03	1,128,190.09	1,414,603.76	1,392,903.54	1,463,028.18	1,422,844.20	
17 Patrimonio Total	34,311.29	22,560.63	16,861.45	19,180.49	19,175.91	19,867.67	14,166.08	15,440.55	18,846.54	
18 PROMEDIO (12 MESES)										
19 Total de Activos	977,144.42	943,437.85	957,669.37	1,392,507.51	1,762,575.49	1,864,859.18	1,845,513.57	1,819,197.22	1,703,614.73	
20 Activos Generadores de Ingresos	597,741.26	571,368.98	575,986.46	968,740.39	1,096,436.72	1,036,185.26	1,026,968.71	921,821.86	859,935.10	
21 Total de Prestamos	569,078.75	541,874.74	541,400.67	938,385.97	1,057,915.19	991,849.56	977,541.45	897,138.93	835,252.17	
22 Total de Inversiones	28,662.51	29,494.24	34,585.79	30,354.42	38,521.54	44,335.70	49,427.26	24,682.93	24,682.93	
23 Patrimonio Total	17,155.65	11,280.31	8,430.73	25,555.89	26,743.60	21,214.15	15,513.77	17,310.52	19,011.23	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	12,880.38	10,540.54	21,520.96	30,906.99	38,368.06	7,872.67	15,147.45	24,090.32	35,286.08	
26 Egreso de Operaciones	8,990.41	7,455.00	15,003.41	21,354.93	26,514.28	5,455.58	10,597.22	17,342.86	26,309.59	



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27 Ingreso Neto de Intereses	3,889.97	3,085.54	6,517.55	9,552.06	11,853.78	2,417.09	4,550.23	6,747.46	8,976.49	
28 Otros Ingresos	2,556.76	4,762.87	7,211.53	9,517.26	12,238.50	2,639.12	4,828.52	7,016.61	24,090.83	
29 Ingreso de Operaciones	6,446.73	7,848.41	13,729.08	19,069.32	24,092.28	5,056.21	9,378.75	13,764.07	33,067.32	
30 Egresos Generales	2,459.37	3,060.78	6,406.03	9,427.24	13,360.67	3,562.10	6,532.23	9,443.08	12,101.85	
31 Utilidad Antes de Provisiones	3,987.35	4,787.62	7,323.05	9,642.08	10,731.61	1,494.11	2,846.52	4,320.99	20,965.47	
32 Utilidad del Periodo	3,737.35	1,987.62	4,472.09	6,791.12	6,786.55	691.75	1,776.71	3,051.19	6,457.18	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	44,081.56	21,933.80	20,496.31	25,489.49	16,032.56	
35 Total Provisiones Para Préstamos	25,635.84	26,078.50	26,012.03	26,012.03	25,850.64	26,079.38	26,298.98	26,497.85	16,115.23	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	4.51	2.44	2.35	3.48	2.31	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	58.64	118.90	128.31	103.96	100.52	
38 Provisiones para Préstamos / Préstamos Totales (%)	2.25	2.41	2.40	2.45	2.64	2.90	3.01	3.62	2.33	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	1.76	1.20	0.88	1.08	1.22	1.08	0.80	0.83	1.03	
41 Patrimonio / Activos Generadores de Ing. (%)	2.87	1.97	1.46	1.77	1.92	2.14	1.57	2.03	2.61	
42 Patrimonio / Préstamos Totales (%)	3.01	2.08	1.56	1.81	1.96	2.21	1.62	2.11	2.72	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	38.92	39.76	40.22	39.03	35.15	50.33	49.34	59.33	60.88	
45 Activos Líquidos / Activos Totales (%)	37.39	38.50	38.89	37.47	33.42	48.39	48.20	57.90	59.35	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	41.97	42.99	43.95	40.19	36.47	52.00	51.05	60.97	62.54	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.63	1.39	1.55	0.93	0.62	0.27	0.35	0.44	0.75	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.38	0.84	0.93	0.65	0.39	0.15	0.19	0.22	0.38	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	21.78	70.48	106.09	35.43	25.38	13.04	22.90	23.50	33.97	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.15	7.38	7.47	4.25	3.50	3.04	2.95	3.48	4.10	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	1.50	5.22	5.21	2.94	2.42	2.11	2.06	2.51	3.06	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.65	2.16	2.26	1.31	1.08	0.93	0.89	0.98	1.04	
54 Egresos Generales / Ingresos de Operaciones (%)	38.15	39.00	46.66	49.44	55.46	70.45	69.65	68.61	36.60	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.43	3.33	2.50	1.31	1.12	1.02	0.94	1.01	2.80	
56 PRODUCTIVIDAD										
57 Número de Empleados	175.00	99.00	101.00	101.00	101.00	123.00	125.00	121.00	122.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	
59 Préstamos / Empleados	6,503.76	10,946.96	10,720.81	10,516.18	9,679.93	7,316.66	6,978.25	6,050.78	5,678.95	
60 Depósitos Totales / Empleados	10,728.43	18,451.13	18,340.07	16,941.23	14,788.97	14,406.04	13,878.04	14,970.29	14,673.85	
61 Utilidad Neta / Empleados	21.36	20.08	44.28	67.24	67.19	5.62	14.21	25.22	52.93	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	77.79	-19.62	-2.33	-7.29	4.12	16.90	
64 Préstamos (%)	0.00	0.00	0.00	30.38	-14.10	-16.96	-19.44	-31.07	-29.13	
65 Locales (%)	0.00	0.00	0.00	0.00	-7.86	11.81	13.55	24.87	25.71	
66 Extranjeros (%)	0.00	0.00	0.00	12.48	-15.12	-21.42	-24.55	-39.97	-38.85	
67 Depósitos (%)	0.00	0.00	0.00	79.70	-20.44	-3.00	-6.35	5.86	19.85	
68 Locales (%)	0.00	0.00	0.00	7,700.93	-7.68	-2.07	-0.57	3.55	3.46	
69 Extranjeros (%)	0.00	0.00	0.00	63.65	-21.77	-3.09	-6.87	6.10	21.87	
70 Patrimonio (%)	0.00	0.00	0.00	-39.93	-44.11	-11.94	-15.99	-19.50	-1.72	
71 Utilidad Neta (%)	0.00	0.00	0.00	546.51	81.59	-65.20	-60.27	-55.07	-4.85	