



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

(En Miles de Balboas)

Cuadro No. 19

	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	541,999.25	568,632.45	604,906.13	553,850.06	542,895.29	444,649.02	387,724.73	250,670.23	175,902.71	
3 Activos Líquidos	287,700.10	310,334.33	332,474.01	297,765.09	296,548.77	191,012.96	186,014.52	124,429.28	60,525.74	
4 Total de Préstamos	80,741.44	78,778.44	78,780.62	76,817.21	76,767.40	69,581.76	69,571.56	85,332.71	113,583.94	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	80,741.44	78,778.44	78,780.62	76,817.21	76,767.40	69,581.76	69,571.56	85,332.71	113,583.94	
7 Total de Inversiones	166,066.81	168,464.36	182,672.53	171,397.01	166,895.34	181,344.65	129,646.97	38,449.01	0.00	
8 Total de Depósitos	183,806.26	203,839.23	228,653.85	188,712.02	187,201.00	81,119.60	71,401.59	4,744.85	16,297.57	
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	183,806.26	203,839.23	228,653.85	188,712.02	187,201.00	81,119.60	71,401.59	4,744.85	16,297.57	
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16 Depósitos de Bancos	183,806.26	203,839.23	228,653.85	188,712.02	187,201.00	81,119.60	71,401.59	4,744.85	16,297.57	
17 Patrimonio Total	148,622.81	151,343.29	165,987.70	154,966.02	145,884.33	160,453.11	146,466.88	158,757.08	158,755.29	
18 PROMEDIO (12 MESES)										
19 Total de Activos	692,539.08	633,251.92	570,657.84	562,084.65	542,447.27	506,640.73	496,315.43	402,260.15	359,399.00	
20 Activos Generadores de Ingresos	297,439.00	285,867.27	251,742.06	247,963.47	245,235.50	249,084.61	230,335.85	185,997.97	178,623.34	
21 Total de Prestamos	75,142.27	82,555.01	81,090.30	79,258.76	78,754.42	74,180.10	74,176.09	81,074.96	95,175.67	
22 Total de Inversiones	222,296.72	203,312.26	170,651.77	168,704.70	166,481.08	174,904.51	156,159.75	104,923.01	83,447.67	
23 Patrimonio Total	131,383.13	128,209.28	143,630.38	151,567.59	147,253.57	155,898.20	156,227.29	156,861.55	152,319.81	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	12,571.51	2,339.62	4,831.22	7,141.90	9,408.81	2,036.84	3,808.33	5,593.27	6,014.60	
26 Egreso de Operaciones	9,526.32	1,758.29	3,613.99	5,441.72	7,231.16	1,733.12	3,238.88	4,624.36	4,724.68	



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27 Ingreso Neto de Intereses	3,045.20	581.32	1,217.22	1,700.18	2,177.65	303.73	569.45	968.92	1,289.92	
28 Otros Ingresos	65,066.51	9,448.10	31,056.38	48,517.13	52,082.67	14,474.61	17,689.18	29,825.10	29,920.30	
29 Ingreso de Operaciones	68,111.71	10,029.42	32,273.61	50,217.31	54,260.33	14,778.34	18,258.64	30,794.02	31,210.21	
30 Egresos Generales	33,632.34	7,308.94	14,908.71	43,874.11	56,998.81	209.55	17,676.09	17,921.27	18,339.25	
31 Utilidad Antes de Provisiones	34,479.37	2,720.48	17,364.89	6,343.20	-2,738.49	14,568.79	582.55	12,872.75	12,870.96	
32 Utilidad del Periodo	34,479.37	2,720.48	17,364.89	6,343.20	-2,738.49	14,568.79	582.55	12,872.75	12,870.96	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	1,214.29	1,281.96	1,281.96	1,281.96	1,222.85	1,222.85	990.07	978.69	969.82	
35 Total Provisiones Para Préstamos	1,560.35	1,560.35	1,560.35	1,560.35	1,552.78	1,552.78	1,331.39	1,032.99	996.75	
36 Préstamos Vencidos / Préstamos Totales (%)	1.50	1.63	1.63	1.67	1.59	1.76	1.42	1.15	0.85	
37 Provisiones / Préstamos Vencidos (%)	128.50	121.72	121.72	121.72	126.98	126.98	134.48	105.55	102.78	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.93	1.98	1.98	2.03	2.02	2.23	1.91	1.21	0.88	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	27.42	26.62	27.44	27.98	26.87	36.09	37.78	63.33	90.25	
41 Patrimonio / Activos Generadores de Ing. (%)	60.22	61.21	63.49	62.43	59.87	63.94	73.52	128.26	139.77	
42 Patrimonio / Préstamos Totales (%)	184.07	192.11	210.70	201.73	190.03	230.60	210.53	186.04	139.77	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	156.52	152.24	145.40	157.79	158.41	235.47	260.52	2,622.41	371.38	
45 Activos Líquidos / Activos Totales (%)	53.08	54.58	54.96	53.76	54.62	42.96	47.98	49.64	34.41	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	246.87	234.89	225.30	248.61	247.56	459.02	442.09	3,432.74	371.38	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	11.59	3.81	13.80	3.41	-1.12	23.40	0.51	9.23	7.21	
49 Utilidad Neta / Total de Activos (Promedio) (%)	4.98	1.72	6.09	1.50	-0.50	11.50	0.23	4.27	3.58	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	26.24	8.49	24.18	5.58	-1.86	37.38	0.75	10.94	8.45	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.23	3.27	3.84	3.84	3.84	3.27	3.31	4.01	3.37	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.20	2.46	2.87	2.93	2.95	2.78	2.81	3.31	2.65	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.02	0.81	0.97	0.91	0.89	0.49	0.49	0.69	0.72	
54 Egresos Generales / Ingresos de Operaciones (%)	49.38	72.88	46.19	87.37	105.05	1.42	96.81	58.20	58.76	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	21.88	13.22	24.67	26.09	21.24	23.24	15.36	21.38	16.75	
56 PRODUCTIVIDAD										
57 Número de Empleados	22.00	22.00	22.00	22.00	22.00	21.00	20.00	20.00	20.00	
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	3,670.07	3,580.84	3,580.94	3,491.69	3,489.43	3,313.42	3,478.58	4,266.64	5,679.20	
60 Depósitos Totales / Empleados	8,354.83	9,265.42	10,393.36	8,577.82	8,509.14	3,862.84	3,570.08	237.24	814.88	
61 Utilidad Neta / Empleados	1,567.24	123.66	789.31	288.33	-124.48	693.75	29.13	643.64	643.55	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-35.71	-18.52	12.77	-2.89	0.17	-21.80	-35.90	-54.74	-67.60	
64 Préstamos (%)	16.10	-8.75	-5.54	-5.98	-4.92	-11.67	-11.69	11.09	47.96	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	16.10	-8.75	-5.54	-5.98	-4.92	-11.67	-11.69	11.09	47.96	
67 Depósitos (%)	-46.93	-23.59	26.10	-9.77	1.85	-60.20	-68.77	-97.49	-91.29	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	-46.93	-23.59	26.10	-9.77	1.85	-60.20	-68.77	-97.49	-91.29	
70 Patrimonio (%)	30.21	44.03	36.87	4.59	-1.84	6.02	-11.76	2.45	8.82	
71 Utilidad Neta (%)	0.00	-130.00	143.56	-81.36	-107.94	435.52	-96.65	102.94	-570.00	