



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

(En Miles de Balboas)

Cuadro No. 18

	2003		2004				2005			
	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	1,570,862.13	1,842,842.66	1,775,688.39	1,855,935.81	1,835,568.41	1,432,225.80	1,854,725.83	1,747,024.73	1,792,033.46	
3 Activos Líquidos	525,019.49	891,779.86	855,886.12	1,074,675.37	1,089,892.64	665,301.57	724,238.57	669,643.98	518,637.07	
4 Total de Préstamos	977,672.88	899,949.63	872,281.56	732,143.87	692,831.45	718,835.14	1,087,065.34	1,026,466.40	1,213,051.88	
5 Locales	147,103.06	162,807.19	164,969.44	182,100.39	184,921.23	166,625.96	191,863.20	252,366.59	234,656.02	
6 Extranjeros	830,569.82	737,142.44	707,312.12	550,043.47	507,910.23	552,209.18	895,202.15	774,099.82	978,395.86	
7 Total de Inversiones	19,718.05	29,682.93	29,682.93	29,647.82	28,964.63	29,612.70	21,112.71	23,452.59	26,202.59	
8 Total de Depósitos	1,493,685.98	1,771,943.13	1,734,755.29	1,811,405.17	1,790,209.84	1,383,281.57	1,807,545.30	1,686,832.17	1,728,522.15	
9 Locales	163,855.06	159,075.84	153,595.49	161,562.58	169,530.19	161,912.99	167,852.04	161,237.66	165,038.83	
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	155,947.68	150,838.10	145,052.51	153,769.74	161,784.10	153,361.75	159,295.93	152,117.43	157,113.48	
12 Depósitos de Bancos	7,907.39	8,237.74	8,542.98	7,792.84	7,746.09	8,551.25	8,556.11	9,120.23	7,925.35	
13 Extranjeros	1,329,830.91	1,612,867.29	1,581,159.80	1,649,842.58	1,620,679.65	1,221,368.57	1,639,693.26	1,525,594.51	1,563,483.32	
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	201,640.83	198,263.54	188,256.27	186,814.41	197,835.46	197,547.65	360,772.27	222,734.42	208,674.00	
16 Depósitos de Bancos	1,128,190.09	1,414,603.76	1,392,903.54	1,463,028.18	1,422,844.20	1,023,820.92	1,278,920.99	1,302,860.09	1,354,809.32	
17 Patrimonio Total	19,175.91	19,867.67	14,166.08	15,440.55	18,846.54	20,127.47	15,123.35	19,783.20	22,301.40	
18 PROMEDIO (12 MESES)										
19 Total de Activos	1,762,575.49	1,864,859.18	1,845,513.57	1,819,197.22	1,703,215.27	1,637,534.23	1,815,207.11	1,801,480.27	1,813,800.93	
20 Activos Generadores de Ingresos	1,096,436.72	1,036,185.26	1,026,968.71	921,821.86	859,593.50	839,040.20	1,005,071.27	905,855.34	980,525.28	
21 Total de Prestamos	1,057,915.19	991,849.56	977,541.45	897,138.93	835,252.17	809,392.38	979,673.45	879,305.13	952,941.67	
22 Total de Inversiones	38,521.54	44,335.70	49,427.26	24,682.93	24,341.34	29,647.82	25,397.82	26,550.20	27,583.61	
23 Patrimonio Total	26,743.60	21,214.15	15,513.77	17,310.52	19,011.23	19,997.57	14,644.72	17,611.88	20,573.97	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	38,368.06	7,872.67	15,147.45	24,090.32	35,286.08	11,831.97	24,858.76	42,728.72	6,831.07	
26 Egreso de Operaciones	26,514.28	5,455.58	10,597.22	17,342.86	26,309.59	9,900.81	20,810.97	35,504.70	5,624.10	



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27 Ingreso Neto de Intereses	11,853.78	2,417.09	4,550.23	6,747.46	8,976.49	1,931.16	4,047.79	7,224.02	1,206.97	
28 Otros Ingresos	12,238.50	2,639.12	4,828.52	7,016.61	24,090.83	2,734.53	5,212.56	11,556.05	17.92	
29 Ingreso de Operaciones	24,092.28	5,056.21	9,378.75	13,764.07	33,067.32	4,665.69	9,260.35	18,780.07	1,224.89	
30 Egresos Generales	13,360.67	3,562.10	6,532.23	9,443.08	12,101.85	3,314.17	6,455.78	11,216.84	864.58	
31 Utilidad Antes de Provisiones	10,731.61	1,494.11	2,846.52	4,320.99	20,965.47	1,351.51	2,804.57	7,563.23	360.31	
32 Utilidad del Periodo	6,786.55	691.75	1,776.71	3,051.19	6,457.18	1,280.93	2,733.99	7,393.84	224.43	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	44,081.56	21,933.80	20,496.31	25,489.49	16,032.56	14,161.55	5,514.57	6,956.22	6,789.76	
35 Total Provisiones Para Préstamos	25,850.64	26,079.38	26,298.98	26,497.85	16,115.23	15,985.82	7,383.87	2,992.47	3,393.78	
36 Préstamos Vencidos / Préstamos Totales (%)	4.51	2.44	2.35	3.48	2.31	1.97	0.51	0.68	0.56	
37 Provisiones / Préstamos Vencidos (%)	58.64	118.90	128.31	103.96	100.52	112.88	133.90	43.02	49.98	
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.64	2.90	3.01	3.62	2.33	2.22	0.68	0.29	0.28	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	1.22	1.08	0.80	0.83	1.03	1.41	0.82	1.13	1.24	
41 Patrimonio / Activos Generadores de Ing. (%)	1.92	2.14	1.57	2.03	2.61	2.69	1.36	1.88	1.80	
42 Patrimonio / Préstamos Totales (%)	1.96	2.21	1.62	2.11	2.72	2.80	1.39	1.93	1.84	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	35.15	50.33	49.34	59.33	60.88	48.10	40.07	39.70	30.00	
45 Activos Líquidos / Activos Totales (%)	33.42	48.39	48.20	57.90	59.38	46.45	39.05	38.33	28.94	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	36.47	52.00	51.05	60.97	62.50	50.24	41.24	41.09	31.52	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.62	0.27	0.35	0.44	0.75	0.61	0.54	1.09	0.02	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.39	0.15	0.19	0.22	0.38	0.31	0.30	0.55	0.01	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	25.38	13.04	22.90	23.50	33.97	25.62	37.34	55.98	1.09	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.50	3.04	2.95	3.48	4.10	5.64	4.95	6.29	0.70	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.42	2.11	2.06	2.51	3.06	4.72	4.14	5.23	0.57	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.08	0.93	0.89	0.98	1.04	0.92	0.81	1.06	0.12			
54 Egresos Generales / Ingresos de Operaciones (%)	55.46	70.45	69.65	68.61	36.60	71.03	69.71	59.73	70.58			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.12	1.02	0.94	1.01	2.80	1.30	1.04	1.70	0.00			
56 PRODUCTIVIDAD												
57 Número de Empleados	101.00	123.00	125.00	121.00	122.00	117.00	117.00	117.00	117.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	9,679.93	7,316.66	6,978.25	6,050.78	5,678.95	6,143.89	9,291.16	8,773.22	10,367.96			
60 Depósitos Totales / Empleados	14,788.97	14,406.04	13,878.04	14,970.29	14,673.85	11,822.92	15,449.11	14,417.37	14,773.69			
61 Utilidad Neta / Empleados	67.19	5.62	14.21	25.22	52.93	10.95	23.37	63.20	1.92			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	-19.62	-2.33	-7.29	4.12	16.85	-22.28	4.45	-5.87	-2.37			
64 Préstamos (%)	-14.10	-16.96	-19.44	-31.07	-29.13	-20.12	24.62	40.20	75.09			
65 Locales (%)	-7.86	11.81	13.55	24.87	25.71	2.35	16.30	38.59	26.90			
66 Extranjeros (%)	-15.12	-21.42	-24.55	-39.97	-38.85	-25.09	26.56	40.73	92.63			
67 Depósitos (%)	-20.44	-3.00	-6.35	5.86	19.85	-21.93	4.20	-6.88	-3.45			
68 Locales (%)	-7.68	-2.07	-0.57	3.55	3.46	1.78	9.28	-0.20	-2.65			
69 Extranjeros (%)	-21.77	-3.09	-6.87	6.10	21.87	-24.27	3.70	-7.53	-3.53			
70 Patrimonio (%)	-44.11	-11.94	-15.99	-19.50	-1.72	1.31	6.76	28.12	18.33			
71 Utilidad Neta (%)	81.59	-65.20	-60.27	-55.07	-4.85	85.17	53.88	142.33	-96.52			