



Banco Bilbao Vizcaya Argentaria (Panamá), 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	800,483.25	804,441.25	832,951.09	857,141.71	896,205.11	783,683.88	836,344.32	882,167.15	922,291.92	
3 Activos Líquidos	34,138.84	33,580.09	32,201.89	30,504.64	29,571.81	31,146.25	29,108.06	27,557.16	44,801.95	
4 Total de Préstamos	701,336.09	704,373.56	717,010.77	769,810.73	815,959.48	701,841.48	754,057.22	799,205.52	830,589.25	
5 Locales	517,914.24	519,999.22	540,912.49	594,915.53	646,753.97	680,921.66	730,847.18	777,799.02	804,784.91	
6 Extranjeros	183,421.85	184,374.33	176,098.28	174,895.20	169,205.50	20,919.82	23,210.04	21,406.50	25,804.34	
7 Total de Inversiones	37,848.17	33,227.18	45,981.53	28,106.37	28,007.62	27,975.36	27,932.29	27,896.83	13,156.26	
8 Total de Depósitos	619,521.48	611,932.44	622,861.65	656,438.09	702,142.80	600,409.10	651,596.56	679,816.30	690,347.44	
9 Locales	322,749.48	321,112.05	324,733.42	337,143.96	353,944.10	352,818.77	408,856.50	492,376.78	505,765.84	
10 Depósitos de Oficiales	7.39	14.99	8.60	10.60	89.01	94.35	1,604.40	60,793.04	60,744.79	
11 Depósitos de Particulares	283,533.03	311,546.89	310,030.03	326,165.09	345,736.38	344,900.05	388,740.10	412,907.96	421,696.66	
12 Depósitos de Bancos	39,209.06	9,550.18	14,694.79	10,968.27	8,118.71	7,824.36	18,512.00	18,675.77	23,324.39	
13 Extranjeros	296,772.00	290,820.39	298,128.23	319,294.13	348,198.70	247,590.32	242,740.05	187,439.52	184,581.60	
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	115,385.07	116,633.74	114,736.76	115,845.06	114,133.01	119,966.64	123,527.44	134,331.11	125,734.97	
16 Depósitos de Bancos	181,386.94	174,186.65	183,391.47	203,449.07	234,065.69	127,623.69	119,212.62	53,108.41	58,846.63	
17 Patrimonio Total	144,406.46	150,194.72	156,238.39	161,596.37	165,065.96	144,327.10	149,334.60	156,248.00	161,905.12	
18 PROMEDIO (12 MESES)										
19 Total de Activos	797,904.46	817,227.82	835,258.28	864,086.44	848,344.18	794,062.56	834,647.70	869,654.43	909,248.52	
20 Activos Generadores de Ingresos	733,054.15	743,308.78	754,674.58	768,198.77	791,575.68	733,708.79	772,490.90	812,509.72	843,856.30	
21 Total de Prestamos	693,695.38	705,784.01	707,187.60	728,836.81	758,647.78	703,107.52	735,533.99	784,508.12	823,274.36	
22 Total de Inversiones	39,358.77	37,524.77	47,486.98	39,361.96	32,927.89	30,601.27	36,956.91	28,001.60	20,581.94	
23 Patrimonio Total	134,080.46	139,686.26	145,369.78	150,872.96	154,736.21	147,260.91	152,786.49	158,922.18	163,485.54	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	47,708.29	11,585.97	23,312.17	35,864.41	49,127.81	13,887.65	27,781.00	47,366.04	67,533.34	
26 Egreso de Operaciones	13,493.85	3,110.96	6,360.63	9,722.23	13,597.20	4,202.65	8,506.71	18,131.22	27,777.46	



Banco Bilbao Vizcaya Argentaria (Panamá), 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			
27 Ingreso Neto de Intereses	34,214.45	8,475.01	16,951.53	26,142.19	35,530.61	9,685.00	19,274.30	29,234.82	39,755.88			
28 Otros Ingresos	13,084.77	3,847.47	7,983.29	10,987.93	16,355.73	2,769.73	6,652.99	10,600.58	15,713.55			
29 Ingreso de Operaciones	47,299.21	12,322.48	24,934.83	37,130.12	51,886.34	12,454.73	25,927.29	39,835.41	55,469.43			
30 Egresos Generales	23,662.29	6,823.21	13,150.52	19,077.77	27,311.75	6,680.04	13,742.47	21,703.67	32,648.27			
31 Utilidad Antes de Provisiones	23,636.92	5,499.27	11,784.31	18,052.35	24,574.59	5,774.69	12,184.82	18,131.74	22,821.16			
32 Utilidad del Periodo	21,050.52	5,103.65	11,147.32	17,435.22	21,027.48	-21,791.50	-15,603.99	-9,870.60	-4,213.48			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	21,169.97	16,991.98	16,030.55	17,901.32	14,845.16	13,894.73	15,325.35	14,850.48	14,187.74			
35 Total Provisiones Para Préstamos	15,935.50	16,094.92	15,987.05	15,162.56	13,134.34	12,759.83	12,513.78	12,357.06	11,481.85			
36 Préstamos Vencidos / Préstamos Totales (%)	3.02	2.41	2.24	2.33	1.82	1.98	2.03	1.86	1.71			
37 Provisiones / Préstamos Vencidos (%)	75.27	94.72	99.73	84.70	88.48	91.83	81.65	83.21	80.93			
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.27	2.28	2.23	1.97	1.61	1.82	1.66	1.55	1.38			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	18.04	18.67	18.76	18.85	18.42	18.42	17.86	17.71	17.55			
41 Patrimonio / Activos Generadores de Ing. (%)	19.54	20.36	20.48	20.25	19.56	19.78	19.10	18.89	19.19			
42 Patrimonio / Préstamos Totales (%)	20.59	21.32	21.79	20.99	20.23	20.56	19.80	19.55	19.49			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	5.51	5.49	5.17	4.65	4.21	5.19	4.47	4.05	6.49			
45 Activos Líquidos / Activos Totales (%)	4.26	4.17	3.87	3.56	3.30	3.97	3.48	3.12	4.86			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	11.62	10.92	12.55	8.93	8.20	9.85	8.75	8.16	8.40			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.87	2.75	2.95	3.03	2.66	-11.88	-4.04	-1.62	-0.50			
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.64	2.50	2.67	2.69	2.48	-10.98	-3.74	-1.51	-0.46			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	15.70	14.61	15.34	15.41	13.59	-59.19	-20.43	-8.28	-2.58			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.51	6.23	6.18	6.22	6.21	7.57	7.19	7.77	8.00			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	1.84	1.67	1.69	1.69	1.72	2.29	2.20	2.98	3.29			



Banco Bilbao Vizcaya Argentaria (Panamá), 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	
53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.67	4.56	4.49	4.54	4.49	5.28	4.99	4.80	4.71	
54 Egresos Generales / Ingresos de Operaciones (%)	50.03	55.37	52.74	51.38	52.64	53.63	53.00	54.48	58.86	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.78	2.07	2.12	1.91	2.07	1.51	1.72	1.74	1.86	
56 PRODUCTIVIDAD										
57 Número de Empleados	222.00	223.00	225.00	225.00	224.00	236.00	236.00	235.00	240.00	
58 Número de Sucursales	13.00	13.00	13.00	13.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	3,159.17	3,158.63	3,186.71	3,421.38	3,642.68	2,973.90	3,195.16	3,400.87	3,460.79	
60 Depósitos Totales / Empleados	2,790.64	2,744.09	2,768.27	2,917.50	3,134.57	2,544.11	2,761.00	2,892.84	2,876.45	
61 Utilidad Neta / Empleados	94.82	22.89	49.54	77.49	93.87	-92.34	-66.12	-42.00	-17.56	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.65	-3.08	-0.55	-1.59	11.96	-2.58	0.41	2.92	2.91	
64 Préstamos (%)	2.23	-0.40	2.82	11.91	16.34	-0.36	5.17	3.82	1.79	
65 Locales (%)	6.66	3.03	8.89	20.11	24.88	30.95	35.11	30.74	24.43	
66 Extranjeros (%)	-8.50	-8.94	-12.23	-9.18	-7.75	-88.65	-86.82	-87.76	-84.75	
67 Depósitos (%)	-4.60	-8.28	-4.04	-4.51	13.34	-1.88	4.61	3.56	-1.68	
68 Locales (%)	-0.85	-1.93	1.90	7.66	9.67	9.87	25.91	46.04	42.89	
69 Extranjeros (%)	-8.37	-14.40	-9.77	-14.69	17.33	-14.86	-18.58	-41.30	-46.99	
70 Patrimonio (%)	16.69	16.27	16.16	15.30	14.31	-3.91	-4.42	-3.31	-1.91	
71 Utilidad Neta (%)	20.51	-0.65	6.56	8.23	-0.11	-526.98	-239.98	-156.61	-120.04	