



BNP Paribas Private Bank, Sucursal Panamá
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	314,497.54	341,655.86	341,737.44	382,982.69	466,675.75	466,653.67	397,192.40	380,410.62	318,806.33	
Activos Líquidos	222,241.92	302,189.25	238,959.63	297,875.36	364,837.61	356,260.35	284,578.84	286,425.49	288,223.85	
Total de Préstamos	89,045.74	36,473.10	99,770.89	82,014.58	98,342.44	107,244.95	109,741.01	91,003.40	26,777.48	
Locales	943.19	767.18	1,127.04	255.62	6.03	229.82	1,279.97	1,632.75	1,622.34	
Extranjeros	88,102.55	35,705.92	98,643.85	81,758.96	98,336.41	107,015.14	108,461.04	89,370.66	25,155.14	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Depósitos	298,185.10	327,662.50	326,570.20	366,200.54	448,669.39	452,161.83	382,099.98	364,139.19	301,777.84	
Locales	84,168.56	75,077.05	71,838.24	131,254.53	208,621.01	217,009.91	175,474.53	149,307.33	75,283.29	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	61,796.75	59,717.41	55,781.77	53,800.75	114,557.92	115,172.93	70,481.32	67,529.72	57,461.27	
Depósitos de Bancos	22,371.81	15,359.64	16,056.47	77,453.79	94,063.09	101,836.99	104,993.21	81,777.61	17,822.02	
Extranjeros	214,016.54	252,585.45	254,731.96	234,946.00	240,048.38	235,151.92	206,625.45	214,831.86	226,494.55	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	214,016.54	252,585.45	254,731.96	234,946.00	240,048.38	235,151.92	206,625.45	214,831.86	226,494.55	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	13,713.04	11,611.98	12,590.09	12,568.79	12,803.12	10,107.08	10,841.23	11,379.99	12,614.58	
PROMEDIO (12 MESES)										
Total de Activos	157,248.77	329,820.91	337,373.36	340,522.65	390,586.65	404,154.77	369,464.92	381,696.66	392,741.04	
Activos Generadores de Ingresos	44,522.87	63,564.12	94,774.94	87,050.49	93,694.09	71,859.03	104,755.95	86,508.99	62,559.96	
Total de Prestamos	44,522.87	63,564.12	94,774.94	87,050.49	93,694.09	71,859.03	104,755.95	86,508.99	62,559.96	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	6,856.52	11,226.93	12,359.29	12,837.75	13,258.08	10,859.53	11,715.66	11,974.39	12,708.85	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	13,891.95	4,384.57	9,104.38	13,533.16	18,903.04	4,563.76	7,859.92	11,097.94	13,557.55	
Egreso de Operaciones	11,649.08	3,830.20	7,906.99	11,715.59	16,399.62	3,914.85	6,578.85	9,152.23	10,980.73	



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Ingreso Neto de Intereses	2,242.87	554.37	1,197.38	1,817.57	2,503.42	648.90	1,281.06	1,945.71	2,576.82
Otros Ingresos	5,467.10	1,587.80	3,255.49	4,853.08	6,505.37	1,484.02	3,419.14	5,181.15	6,753.68
Ingreso de Operaciones	7,709.97	2,142.17	4,452.88	6,670.64	9,008.79	2,132.92	4,700.20	7,126.86	9,330.50
Egresos Generales	3,996.93	1,414.46	2,747.05	4,985.14	7,078.54	1,923.63	3,704.73	5,571.66	7,283.49
Utilidad Antes de Provisiones	3,713.04	727.72	1,705.82	1,685.51	1,930.25	209.29	995.47	1,555.20	2,047.01
Utilidad del Periodo	3,713.04	727.72	1,705.82	1,685.51	1,930.25	124.29	890.47	1,430.20	2,757.01
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	0.00	0.00	0.00	785.20	940.00	1,025.00	1,045.00	1,065.00	230.00
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones para Préstamos / Préstamos Totales (%)	0.00	0.00	0.00	0.96	0.96	0.96	0.95	1.17	0.86
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	4.36	3.40	3.68	3.28	2.74	2.17	2.73	2.99	3.96
Patrimonio / Activos Generadores de Ing. (%)	15.40	31.84	12.62	15.33	13.02	9.42	9.88	12.51	47.11
Patrimonio / Préstamos Totales (%)	15.40	31.84	12.62	15.33	13.02	9.42	9.88	12.51	47.11
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	74.53	92.23	73.17	81.34	81.32	78.79	74.48	78.66	95.51
Activos Líquidos / Activos Totales (%)	70.67	88.45	69.92	77.78	78.18	76.34	71.65	75.29	90.41
Activos Líquidos + Inversiones / Depósitos Totales (%)	74.53	92.23	73.17	81.34	81.32	78.79	74.48	78.66	95.51
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	8.34	4.58	3.60	2.58	2.06	0.69	1.70	2.20	4.41
Utilidad Neta / Total de Activos (Promedio) (%)	2.36	0.88	1.01	0.66	0.49	0.12	0.48	0.50	0.70
Utilidad Neta / Patrimonio Total (Promedio) (%)	54.15	25.93	27.60	17.51	14.56	4.58	15.20	15.93	21.69
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	31.20	27.59	19.21	20.73	20.18	25.40	15.01	17.10	21.67
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	26.16	24.10	16.69	17.94	17.50	21.79	12.56	14.11	17.55
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.04	3.49	2.53	2.78	2.67	3.61	2.45	3.00	4.12
Egresos Generales / Ingresos de Operaciones (%)	51.84	66.03	61.69	74.73	78.57	90.19	78.82	78.18	78.06



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	12.28	9.99	6.87	7.43	6.94	8.26	6.53	7.99	10.80
PRODUCTIVIDAD									
Número de Empleados	45.00	45.00	44.00	45.00	45.00	45.00	44.00	45.00	47.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	2.00	2.00	1.00	1.00
Préstamos / Empleados	1,978.79	810.51	2,267.52	1,822.55	2,185.39	2,383.22	2,494.11	2,022.30	569.73
Depósitos Totales / Empleados	6,626.34	7,281.39	7,422.05	8,137.79	9,970.43	10,048.04	8,684.09	8,091.98	6,420.81
Utilidad Neta / Empleados	82.51	16.17	38.77	37.46	42.89	2.76	20.24	31.78	58.66
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	0.00	7.44	2.62	28.49	48.39	36.59	16.23	-0.67	-31.69
Préstamos (%)	0.00	-59.77	11.13	-10.94	10.44	194.04	9.99	10.96	-72.77
Locales (%)	0.00	118.61	341.58	-86.08	-99.36	-70.04	13.57	538.74	26,790.04
Extranjeros (%)	0.00	-60.46	10.19	-9.41	11.62	199.71	9.95	9.31	-74.42
Depósitos (%)	0.00	13.85	2.62	29.64	50.47	38.00	17.00	-0.56	-32.74
Locales (%)	0.00	-27.31	-32.85	46.99	147.86	189.05	144.26	13.75	-63.91
Extranjeros (%)	0.00	36.88	20.58	21.62	12.16	-6.90	-18.89	-8.56	-5.65
Patrimonio (%)	0.00	7.10	3.81	-4.10	-6.64	-12.96	-13.89	-9.46	-1.47
Utilidad Neta (%)	0.00	-13.56	-19.86	-45.75	-48.01	-82.92	-47.80	-15.15	42.83
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	89,045.74	36,473.10	99,770.89	82,799.78	99,282.44	108,269.95	110,786.01	92,068.40	27,007.48
Mencion Especial	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	6.40	5.40	6.00	6.38	5.33	2.80	4.43	3.83	3.00
Al por Menor	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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Consumo									
Vivienda Hipotecaria	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	7.75	7.40	5.00	6.17	7.25	5.50	6.00	6.50	4.00
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	4.74	4.77	4.81	4.77	4.45	3.00	2.38	0.00	1.47
Persona Juridica	5.01	4.94	4.92	4.72	4.32	2.36	2.10	0.00	1.05