



BNP Paribas 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	1,876,932.46	2,002,861.46	2,033,172.39	2,183,111.33	2,468,934.21	2,719,832.29	3,220,805.98	3,339,056.13	3,418,228.74	
Activos Líquidos	491,578.19	555,541.63	629,950.57	462,131.01	717,874.11	784,958.28	853,194.73	629,481.34	808,627.46	
Total de Préstamos	1,300,654.17	1,378,410.24	1,335,738.61	1,625,988.71	1,692,218.75	1,865,681.73	2,286,147.73	2,661,270.86	2,563,348.62	
Locales	271,446.25	240,216.12	263,544.88	361,014.82	402,773.84	428,020.16	480,881.43	582,275.72	549,324.52	
Extranjeros	1,029,207.91	1,138,194.12	1,072,193.73	1,264,973.89	1,289,444.91	1,437,661.57	1,805,266.30	2,078,995.14	2,014,024.09	
Total de Inversiones	28,754.34	28,001.10	25,685.33	23,933.72	21,660.11	22,906.79	19,231.79	18,677.22	17,572.06	
Total de Depósitos	1,791,016.26	1,928,804.90	1,961,728.51	2,085,853.80	2,401,136.64	2,643,580.37	3,120,963.10	3,271,334.26	3,342,021.17	
Locales	359,624.59	519,684.20	510,158.89	502,789.99	583,802.24	582,622.51	532,717.75	573,035.89	595,972.57	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	123,935.95	223,518.67	272,533.75	188,501.30	222,718.65	209,342.79	244,791.90	253,673.98	260,433.13	
Depósitos de Bancos	235,688.64	296,165.53	237,625.14	314,288.69	361,083.58	373,279.73	287,925.85	319,361.92	335,539.44	
Extranjeros	1,431,391.67	1,409,120.70	1,451,569.62	1,583,063.81	1,817,334.41	2,060,957.86	2,588,245.35	2,698,298.37	2,746,048.59	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	43,369.50	50,169.52	44,804.64	45,315.69	44,991.22	44,014.65	45,099.14	45,027.50	51,305.06	
Depósitos de Bancos	1,388,022.18	1,358,951.18	1,406,764.98	1,537,748.11	1,772,343.18	2,016,943.21	2,543,146.21	2,653,270.87	2,694,743.53	
Patrimonio Total	21,822.28	23,365.38	17,332.46	19,631.15	20,167.13	23,850.43	28,256.66	31,881.47	38,690.13	
PROMEDIO (12 MESES)										
Total de Activos	1,833,258.93	1,945,460.67	1,958,712.54	1,966,879.55	2,172,933.34	2,361,346.88	2,626,989.19	2,761,083.73	2,943,581.47	
Activos Generadores de Ingresos	1,282,582.64	1,285,116.04	1,298,544.68	1,464,828.89	1,521,643.68	1,647,499.93	1,833,401.73	2,164,935.25	2,147,399.77	
Total de Prestamos	1,255,565.99	1,265,048.10	1,279,597.13	1,441,582.14	1,496,436.46	1,622,045.98	1,810,943.17	2,143,629.78	2,127,783.68	
Total de Inversiones	27,016.65	20,067.94	18,947.55	23,246.75	25,207.22	25,453.94	22,458.56	21,305.47	19,616.08	
Patrimonio Total	22,061.84	23,552.80	16,665.22	18,448.39	20,994.70	23,607.91	22,794.56	25,756.31	29,428.63	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	95,895.11	27,875.60	56,587.87	85,724.32	115,619.81	29,777.36	55,699.20	85,233.44	118,871.67	
Egreso de Operaciones	82,175.06	24,583.21	49,847.00	75,194.09	100,902.60	25,643.39	46,508.22	70,123.33	95,615.46	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	13,720.05	3,292.39	6,740.87	10,530.24	14,717.21	4,133.97	9,190.98	15,110.11	23,256.21
Otros Ingresos	8,825.32	1,430.78	4,064.10	5,754.28	5,685.29	3,275.72	5,564.88	7,626.79	9,445.80
Ingreso de Operaciones	22,545.37	4,723.17	10,804.98	16,284.52	20,402.51	7,409.68	14,755.86	22,736.89	32,702.01
Egresos Generales	13,094.54	3,180.06	5,861.88	9,037.88	12,619.89	3,726.38	6,857.05	11,213.27	14,369.73
Utilidad Antes de Provisiones	9,450.82	1,543.10	4,943.10	7,246.64	7,782.61	3,683.30	7,898.81	11,523.63	18,332.28
Utilidad del Periodo	9,432.91	1,543.10	4,943.10	7,241.79	7,777.77	3,683.30	7,898.81	11,523.63	18,332.28
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	347.16	344.87	340.43	70.86	0.00	0.00	0.00	0.77	1.29
Total Provisiones Para Préstamos	1,373.24	1,373.24	418.08	93.88	17.20	92.96	92.60	71.34	16.03
Préstamos Vencidos / Préstamos Totales (%)	0.03	0.03	0.03	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	395.56	398.20	122.81	132.48	1,720,391.00	9,296,480.00	9,260,080.00	9,290.26	1,243.08
Provisiones Para Préstamos / Préstamos Totales (%)	0.11	0.10	0.03	0.01	0.00	0.00	0.00	0.00	0.00
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	1.16	1.17	0.85	0.90	0.82	0.88	0.88	0.95	1.13
Patrimonio / Activos Generadores de Ing. (%)	1.64	1.66	1.27	1.19	1.18	1.26	1.23	1.19	1.50
Patrimonio / Préstamos Totales (%)	1.68	1.70	1.30	1.21	1.19	1.28	1.24	1.20	1.51
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	27.45	28.80	32.11	22.16	29.90	29.69	27.34	19.24	24.20
Activos Líquidos / Activos Totales (%)	26.19	27.74	30.98	21.17	29.08	28.86	26.49	18.85	23.66
Activos Líquidos + Inversiones / Depósitos Totales (%)	29.05	30.25	33.42	23.30	30.80	30.56	27.95	19.81	24.72
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.74	0.48	0.76	0.66	0.51	0.89	0.86	0.71	0.85
Utilidad Neta / Total de Activos (Promedio) (%)	0.51	0.32	0.50	0.49	0.36	0.62	0.60	0.56	0.62
Utilidad Neta / Patrimonio Total (Promedio) (%)	42.76	26.21	59.32	52.34	37.05	62.41	69.30	59.65	62.29
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.48	8.68	8.72	7.80	7.60	7.23	6.08	5.25	5.54
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.41	7.65	7.68	6.84	6.63	6.23	5.07	4.32	4.45
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.07	1.02	1.04	0.96	0.97	1.00	1.00	0.93	1.08
Egresos Generales / Ingresos de Operaciones (%)	58.08	67.33	54.25	55.50	61.85	50.29	46.47	49.32	43.94



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.69	0.45	0.63	0.52	0.37	0.80	0.61	0.47	0.44
PRODUCTIVIDAD									
Número de Empleados	117.00	117.00	117.00	117.00	117.00	117.00	117.00	117.00	120.00
Número de Sucursales	2.00	1.00	1.00	1.00	2.00	1.00	1.00	1.00	2.00
Préstamos / Empleados	11,116.70	11,781.28	11,416.57	13,897.34	14,463.41	15,946.00	19,539.72	22,745.90	21,361.24
Depósitos Totales / Empleados	15,307.83	16,485.51	16,766.91	17,827.81	20,522.54	22,594.70	26,674.90	27,960.12	27,850.18
Utilidad Neta / Empleados	80.62	13.19	42.25	61.90	66.48	31.48	67.51	98.49	152.77
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	4.88	6.08	7.90	24.70	31.54	35.80	58.41	52.95	38.45
Préstamos (%)	7.45	19.69	9.18	29.34	30.11	35.35	71.15	63.67	51.48
Locales (%)	16.96	2.59	15.08	44.75	48.38	78.18	82.47	61.29	36.39
Extranjeros (%)	5.19	24.05	7.82	25.52	25.29	26.31	68.37	64.35	56.19
Depósitos (%)	3.61	7.09	9.49	23.69	34.07	37.06	59.09	56.83	39.18
Locales (%)	117.78	36.48	20.55	30.36	62.34	12.11	4.42	13.97	2.08
Extranjeros (%)	-8.45	-0.79	6.07	21.72	26.96	46.26	78.31	70.45	51.10
Patrimonio (%)	-2.15	-1.58	8.34	13.70	-7.58	2.08	63.03	62.40	91.85
Utilidad Neta (%)	-4.57	-26.12	36.98	48.51	-17.55	138.69	59.79	59.13	135.70
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	1,285,750.04	1,363,681.64	1,322,352.11	1,608,265.70	1,675,223.89	1,850,018.51	2,270,759.72	2,646,706.37	2,548,343.42
Mención Especial	14.79	14.06	13.36	16,995.43	16,922.85	15,667.91	15,393.07	14,570.15	14,987.58
Subnormal	13,804.95	13,630.59	13,432.35	731.69	0.00	0.00	0.00	0.00	0.00
Dudoso	532.62	532.18	358.87	89.78	89.21	88.27	87.53	65.67	33.65
Irrecuperable	1,925.00	1,925.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	7.29	7.20	7.24	7.32	6.70	4.86	4.79	4.95	4.41
Resto del País	7.47	7.36	7.63	6.00	7.92	8.15	7.75	6.62	5.00
Al por Menor	4.81	6.71	7.44	7.44	6.75	4.54	4.90	5.21	4.84



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Consumo									
Vivienda Hipotecaria	7.15	7.06	7.05	7.05	6.84	6.75	6.70	6.57	6.57
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	7.03	7.68	7.70	7.56	7.56	6.09	5.80	6.47	5.05
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	4.63	4.69	4.90	4.86	4.56	2.72	2.51	0.00	1.60
Persona Juridica	5.12	5.13	4.92	4.74	4.35	2.57	2.29	0.00	1.42