



Banco Bilbao Vizcaya Argentaria (Panamá),S.A.
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	1,127,406.29	1,163,582.24	1,259,449.75	1,354,976.48	1,418,899.57	1,509,522.23	1,551,586.65	1,654,575.90	1,665,737.91	
Activos Líquidos	94,231.32	113,758.96	151,588.72	169,463.53	147,445.74	180,277.30	178,838.65	170,011.43	165,760.50	
Total de Préstamos	986,106.09	999,366.98	1,055,571.23	1,142,828.07	1,240,017.01	1,292,127.78	1,339,723.76	1,441,903.95	1,460,180.16	
Locales	966,329.91	978,554.54	1,036,523.74	1,116,021.52	1,201,610.92	1,245,310.91	1,281,909.06	1,379,509.41	1,399,153.52	
Extranjeros	19,776.18	20,812.43	19,047.49	26,806.55	38,406.09	46,816.87	57,814.70	62,394.54	61,026.64	
Total de Inversiones	17,802.34	28,334.25	28,025.72	13,686.83	5,597.31	5,590.85	6,385.27	6,187.25	4,296.33	
Total de Depósitos	907,832.42	938,296.26	1,016,545.50	1,098,603.62	1,198,975.14	1,259,069.79	1,299,411.98	1,377,468.81	1,383,011.44	
Locales	628,513.78	663,813.68	795,682.56	852,255.08	901,061.46	891,548.58	911,148.84	1,014,165.87	1,062,460.31	
Depósitos de Oficiales	63,212.62	62,405.28	61,564.33	61,643.78	61,902.46	60,278.92	60,270.47	60,260.99	60,628.13	
Depósitos de Particulares	567,811.53	599,414.59	690,874.53	739,999.13	771,782.70	750,750.26	765,868.55	809,038.04	881,854.25	
Depósitos de Bancos	57,489.63	61,993.81	43,243.70	50,612.17	67,376.30	80,519.40	85,009.82	144,866.83	119,977.93	
Extranjeros	219,318.63	214,482.59	220,862.94	246,348.53	297,913.68	367,521.22	388,263.14	363,302.95	320,551.13	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	204,310.72	206,096.75	205,660.34	239,022.36	260,818.67	237,787.45	235,826.27	218,042.80	160,287.64	
Depósitos de Bancos	15,007.91	8,385.83	15,202.61	7,326.17	37,095.02	129,733.77	152,436.87	145,260.14	160,263.49	
Patrimonio Total	169,248.98	176,084.31	182,860.20	191,598.06	173,673.65	187,862.52	197,276.26	206,732.26	214,161.92	
PROMEDIO (12 MESES)										
Total de Activos	1,019,894.50	1,040,213.33	1,100,419.35	1,170,683.37	1,273,152.93	1,336,552.23	1,405,518.20	1,504,776.19	1,542,318.74	
Activos Generadores de Ingresos	924,236.97	943,405.85	980,969.41	1,039,259.83	1,124,761.38	1,162,709.93	1,214,852.99	1,302,303.05	1,355,045.40	
Total de Prestamos	908,347.67	922,271.13	964,909.46	1,031,672.13	1,113,061.55	1,145,747.38	1,197,647.50	1,292,366.01	1,350,098.59	
Total de Inversiones	15,889.30	21,134.72	16,059.95	7,587.70	11,699.82	16,962.55	17,205.49	9,937.04	4,946.82	
Patrimonio Total	164,859.68	171,524.32	178,473.96	177,067.65	171,461.32	181,973.41	190,068.23	199,165.16	193,917.79	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	72,916.12	20,622.40	43,152.25	67,351.05	92,849.55	25,264.01	49,641.25	74,996.60	101,699.33	
Egreso de Operaciones	29,964.47	9,336.22	20,012.42	31,553.73	43,539.53	11,814.82	22,016.14	32,236.04	43,221.74	



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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	42,951.65	11,286.18	23,139.83	35,797.32	49,310.02	13,449.20	27,625.11	42,760.56	58,477.59
Otros Ingresos	24,790.00	6,191.90	14,527.69	24,844.80	37,199.77	10,061.05	14,007.64	18,861.21	22,145.63
Ingreso de Operaciones	67,741.65	17,478.08	37,667.52	60,642.13	86,509.79	23,510.25	41,632.75	61,621.77	80,623.22
Egresos Generales	38,224.08	10,151.01	21,876.58	34,707.52	50,567.67	7,312.38	15,105.60	23,161.52	30,797.34
Utilidad Antes de Provisiones	29,517.57	7,327.07	15,790.94	25,934.60	35,942.11	16,197.87	26,527.15	38,460.25	49,825.88
Utilidad del Periodo	29,562.75	6,835.33	13,900.68	22,928.01	30,242.48	14,188.87	23,583.15	33,586.25	41,454.12
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	9,703.08	9,833.92	11,354.14	12,858.18	10,548.05	10,268.48	8,874.14	9,553.39	10,322.88
Total Provisiones Para Préstamos	10,586.42	10,097.08	10,662.34	11,543.84	12,526.64	13,052.83	13,636.33	14,566.00	16,514.83
Préstamos Vencidos / Préstamos Totales (%)	0.98	0.98	1.08	1.13	0.85	0.79	0.66	0.66	0.71
Provisiones / Préstamos Vencidos (%)	109.10	102.68	93.91	89.78	118.76	127.12	153.66	152.47	159.98
Provisiones para Préstamos / Préstamos Totales (%)	1.07	1.01	1.01	1.01	1.01	1.01	1.02	1.01	1.13
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	15.01	15.13	14.52	14.14	12.24	12.45	12.71	12.49	12.86
Patrimonio / Activos Generadores de Ing. (%)	16.86	17.13	16.88	16.57	13.94	14.48	14.66	14.28	14.62
Patrimonio / Préstamos Totales (%)	17.16	17.62	17.32	16.77	14.01	14.54	14.73	14.34	14.67
Indice de Adecuacion de Capital	20.60	21.25	20.19	19.50	17.08	16.92	16.80	16.51	17.30
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	10.38	12.12	14.91	15.43	12.30	14.32	13.76	12.34	11.99
Activos Líquidos / Activos Totales (%)	8.36	9.78	12.04	12.51	10.39	11.94	11.53	10.28	9.95
Activos Líquidos + Inversiones / Depósitos Totales (%)	12.34	15.14	17.67	16.67	12.76	14.76	14.25	12.79	12.30
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	3.20	2.90	2.83	2.94	2.69	4.88	3.88	3.44	3.06
Utilidad Neta / Total de Activos (Promedio) (%)	2.90	2.63	2.53	2.61	2.38	4.25	3.36	2.98	2.69
Utilidad Neta / Patrimonio Total (Promedio) (%)	17.93	15.94	15.58	17.26	17.64	31.19	24.82	22.48	21.38
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.89	8.74	8.80	8.64	8.26	8.69	8.17	7.68	7.51
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.24	3.96	4.08	4.05	3.87	4.06	3.62	3.30	3.19
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.65	4.79	4.72	4.59	4.38	4.63	4.55	4.38	4.32



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Egresos Generales / Ingresos de Operaciones (%)	56.43	58.08	58.08	57.23	58.45	31.10	36.28	37.59	38.20
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.68	2.63	2.96	3.19	3.31	3.46	2.31	1.93	1.63
PRODUCTIVIDAD									
Número de Empleados	262.00	268.00	274.00	282.00	284.00	288.00	300.00	307.00	309.00
Número de Sucursales	15.00	15.00	15.00	15.00	15.00	16.00	16.00	17.00	18.00
Préstamos / Empleados	3,763.76	3,728.98	3,852.45	4,052.58	4,366.26	4,486.55	4,465.75	4,696.76	4,725.50
Depósitos Totales / Empleados	3,465.01	3,501.11	3,710.02	3,895.76	4,221.74	4,371.77	4,331.37	4,486.87	4,475.77
Utilidad Neta / Empleados	112.83	25.50	50.73	81.30	106.49	49.27	78.61	109.40	134.16
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	23.57	26.91	33.79	37.37	25.86	29.73	23.20	22.11	17.40
Préstamos (%)	18.72	18.24	20.74	24.15	25.75	29.29	26.92	26.17	17.75
Locales (%)	20.07	19.10	21.70	24.32	24.35	27.26	23.67	23.61	16.44
Extranjeros (%)	-23.36	-11.55	-15.51	17.60	94.20	124.95	203.53	132.76	58.90
Depósitos (%)	27.49	32.11	39.59	40.05	32.07	34.19	27.83	25.38	15.35
Locales (%)	34.25	43.26	55.21	68.98	43.36	34.31	14.51	19.00	17.91
Extranjeros (%)	18.80	14.38	41.97	11.94	35.84	71.35	75.79	47.48	7.60
Patrimonio (%)	5.47	5.46	5.04	17.88	2.61	6.69	7.88	7.90	23.31
Utilidad Neta (%)	-801.62	5.26	0.06	1.49	2.30	107.58	69.65	46.49	37.07
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	974,643.18	989,547.66	1,041,505.65	1,123,936.09	1,187,690.02	1,243,899.68	1,317,306.46	1,396,314.70	1,417,406.56
Mención Especial	7,296.19	7,330.71	1,053.58	8,072.15	45,935.35	46,302.43	17,517.75	44,162.02	41,366.20
Subnormal	2,350.71	1,086.02	9,396.20	9,106.40	7,652.24	4,037.33	9,973.37	5,599.45	8,142.66
Dudoso	3,994.59	3,286.70	5,989.71	5,684.65	4,927.33	4,752.65	3,220.08	5,527.43	5,326.11
Irrecuperable	8,407.84	8,212.96	8,288.41	7,572.63	6,338.72	6,188.53	5,342.42	4,866.34	4,453.47
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	7.18	7.24	6.63	6.88	5.59	5.18	5.03	5.13	5.42
Resto del País	8.56	7.90	7.83	7.47	6.93	6.65	6.37	6.08	6.55



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Al por Menor	10.34	10.10	10.41	10.41	10.18	10.24	10.65	10.07	10.06
Consumo									
Vivienda Hipotecaria	7.76	7.71	7.17	7.63	7.36	6.89	6.55	6.49	6.52
Prestamo Personal Auto	6.44	6.50	6.54	6.58	6.66	6.70	6.74	6.76	6.85
Prestamo Personal	8.88	8.76	8.67	8.48	8.50	8.47	8.48	8.50	8.45
Tarjeta de Crédito	15.01	14.99	14.95	15.03	16.47	16.41	16.54	16.69	16.72
TASA DE INTERES PASIVA									
Persona Natural	4.39	4.50	4.59	4.68	4.63	4.24	3.90	0.00	3.72
Persona Juridica	4.43	4.48	4.55	4.64	4.56	4.04	3.63	0.00	3.55