



Banco Colpatría-Red Multibanca Colpatría, S.A., Sucursal Panamá
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

| | 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 | 12,605.95 | 22,411.43 | 28,750.55 | 30,505.32 | 35,240.08 | 36,596.60 | 42,515.77 | 32,227.19 | 28,860.79 | |
| Activos Líquidos | 10,688.41 | 5,782.67 | 4,322.53 | 3,509.94 | 1,953.31 | 1,333.11 | 5,599.37 | 1,897.62 | 6,559.39 | |
| Total de Préstamos | 1,486.75 | 16,130.85 | 23,816.92 | 26,257.96 | 32,470.19 | 34,368.00 | 36,278.95 | 29,731.05 | 21,870.35 | |
| Locales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Extranjeros | 1,486.75 | 16,130.85 | 23,816.92 | 26,257.96 | 32,470.19 | 34,368.00 | 36,278.95 | 29,731.05 | 21,870.35 | |
| Total de Inversiones | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Total de Depósitos | 7,901.36 | 14,627.41 | 15,491.48 | 16,057.89 | 18,165.50 | 19,847.91 | 20,207.76 | 25,578.86 | 20,836.57 | |
| Locales | 0.00 | 10.78 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Depósitos de Particulares | 0.00 | 10.78 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Depósitos de Bancos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Extranjeros | 7,901.36 | 14,616.63 | 15,491.48 | 16,057.89 | 18,165.50 | 19,847.91 | 20,207.76 | 25,578.86 | 20,836.57 | |
| Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Depósitos de Particulares | 4,437.79 | 11,195.81 | 6,967.32 | 16,057.89 | 18,165.50 | 19,847.91 | 20,207.76 | 25,578.86 | 20,836.57 | |
| Depósitos de Bancos | 3,463.56 | 3,420.82 | 8,524.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Patrimonio Total | 3,349.16 | 3,315.00 | 3,362.59 | 3,373.82 | 3,360.48 | 3,386.99 | 3,419.79 | 3,457.19 | 3,422.95 | |
| PROMEDIO (12 MESES) | | | | | | | | | | |
| Total de Activos | 6,302.98 | 11,205.71 | 16,369.50 | 20,025.14 | 23,923.02 | 29,504.01 | 35,633.16 | 31,366.26 | 32,050.43 | |
| Activos Generadores de Ingresos | 743.37 | 8,065.43 | 11,908.46 | 13,236.40 | 16,978.47 | 25,249.43 | 30,047.94 | 27,994.50 | 27,170.27 | |
| Total de Prestamos | 743.37 | 8,065.43 | 11,908.46 | 13,236.40 | 16,978.47 | 25,249.43 | 30,047.94 | 27,994.50 | 27,170.27 | |
| Total de Inversiones | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Patrimonio Total | 1,674.58 | 1,657.50 | 3,158.03 | 3,187.48 | 3,354.82 | 3,350.99 | 3,391.19 | 3,415.51 | 3,391.71 | |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| Ingreso por Intereses | 238.72 | 200.27 | 709.29 | 1,278.55 | 1,922.26 | 597.30 | 1,157.77 | 1,666.97 | 2,130.97 | |
| Egreso de Operaciones | 154.93 | 130.33 | 483.19 | 909.84 | 1,384.93 | 432.00 | 819.53 | 1,126.26 | 1,399.70 | |



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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 | 83.80 | 69.94 | 226.10 | 368.71 | 537.33 | 165.31 | 338.24 | 540.71 | 731.27 |
| Otros Ingresos | 17.90 | 2.81 | 9.09 | 76.96 | 151.53 | 96.00 | 192.26 | 290.42 | 387.15 |
| Ingreso de Operaciones | 101.70 | 72.75 | 235.19 | 445.67 | 688.87 | 261.31 | 530.50 | 831.13 | 1,118.42 |
| Egresos Generales | 329.76 | 106.91 | 221.75 | 391.01 | 627.54 | 204.81 | 411.19 | 644.43 | 935.96 |
| Utilidad Antes de Provisiones | -228.06 | -34.16 | 13.44 | 54.67 | 61.33 | 56.51 | 119.31 | 186.70 | 182.46 |
| Utilidad del Periodo | -228.06 | -34.16 | 13.44 | 24.67 | 11.33 | 26.51 | 59.31 | 96.70 | 62.46 |
| 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 | 30.00 | 50.00 | 80.00 | 110.00 | 140.00 | 170.00 |
| 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 | 0.11 | 0.15 | 0.23 | 0.30 | 0.47 | 0.78 |
| RAZONES DE CAPITAL | | | | | | | | | |
| Patrimonio / Activos Totales (%) | 26.57 | 14.79 | 11.70 | 11.06 | 9.54 | 9.25 | 8.04 | 10.73 | 11.86 |
| Patrimonio / Activos Generadores de Ing. (%) | 225.27 | 20.55 | 14.12 | 12.85 | 10.35 | 9.86 | 9.43 | 11.63 | 15.65 |
| Patrimonio / Préstamos Totales (%) | 225.27 | 20.55 | 14.12 | 12.85 | 10.35 | 9.86 | 9.43 | 11.63 | 15.65 |
| LIQUIDEZ | | | | | | | | | |
| Activos Líquidos / Total de Depósitos (%) | 135.27 | 39.53 | 27.90 | 21.86 | 10.75 | 6.72 | 27.71 | 7.42 | 31.48 |
| Activos Líquidos / Activos Totales (%) | 84.79 | 25.80 | 15.03 | 11.51 | 5.54 | 3.64 | 13.17 | 5.89 | 22.73 |
| Activos Líquidos + Inversiones / Depósitos Totales (%) | 135.27 | 39.53 | 27.90 | 21.86 | 10.75 | 6.72 | 27.71 | 7.42 | 31.48 |
| RENTABILIDAD | | | | | | | | | |
| Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | -30.68 | -1.69 | 0.23 | 0.25 | 0.07 | 0.42 | 0.39 | 0.46 | 0.23 |
| Utilidad Neta / Total de Activos (Promedio) (%) | -3.62 | -1.22 | 0.16 | 0.16 | 0.05 | 0.36 | 0.33 | 0.41 | 0.19 |
| Utilidad Neta / Patrimonio Total (Promedio) (%) | -13.62 | -8.24 | 0.85 | 1.03 | 0.34 | 3.16 | 3.50 | 3.78 | 1.84 |
| Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 32.11 | 9.93 | 11.91 | 12.88 | 11.32 | 9.46 | 7.71 | 7.94 | 7.84 |
| Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 20.84 | 6.46 | 8.12 | 9.17 | 8.16 | 6.84 | 5.45 | 5.36 | 5.15 |
| Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 11.27 | 3.47 | 3.80 | 3.71 | 3.16 | 2.62 | 2.25 | 2.58 | 2.69 |
| Egresos Generales / Ingresos de Operaciones (%) | 324.26 | 146.96 | 94.29 | 87.73 | 91.10 | 78.38 | 77.51 | 77.54 | 83.69 |



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|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 2.41 | 0.14 | 0.15 | 0.78 | 0.89 | 1.52 | 1.28 | 1.38 | 1.42 |
| PRODUCTIVIDAD | | | | | | | | | |
| Número de Empleados | 2.00 | 2.00 | 6.00 | 6.00 | 8.00 | 8.00 | 8.00 | 7.00 | 7.00 |
| Número de Sucursales | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Préstamos / Empleados | 743.37 | 8,065.43 | 3,969.49 | 4,376.33 | 4,058.77 | 4,296.00 | 4,534.87 | 4,247.29 | 3,124.34 |
| Depósitos Totales / Empleados | 3,950.68 | 7,313.71 | 2,581.91 | 2,676.32 | 2,270.69 | 2,480.99 | 2,525.97 | 3,654.12 | 2,976.65 |
| Utilidad Neta / Empleados | -114.03 | -17.08 | 2.24 | 4.11 | 1.42 | 3.31 | 7.41 | 13.81 | 8.92 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| Activos (%) | 0.00 | 0.00 | 620.84 | 219.60 | 179.55 | 63.29 | 47.88 | 5.64 | -18.10 |
| Préstamos (%) | 0.00 | 0.00 | 0.00 | 12,121.57 | 2,083.98 | 113.06 | 52.32 | 13.23 | -32.64 |
| Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Extranjeros (%) | 0.00 | 0.00 | 0.00 | 12,121.57 | 2,083.98 | 113.06 | 52.32 | 13.23 | -32.64 |
| Depósitos (%) | 0.00 | 0.00 | 2,068.10 | 160.03 | 129.90 | 35.69 | 30.44 | 59.29 | 14.70 |
| Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Extranjeros (%) | 0.00 | 0.00 | 2,183.05 | 160.03 | 129.90 | 35.79 | 30.44 | 59.29 | 14.70 |
| Patrimonio (%) | 0.00 | 0.00 | 13.85 | 12.42 | 0.34 | 2.17 | 1.70 | 2.47 | 1.86 |
| Utilidad Neta (%) | 0.00 | 0.00 | -125.00 | -119.56 | -104.97 | -177.59 | 341.41 | 292.05 | 451.46 |
| CLASIFICACION PRESTAMOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Normal | 1,486.75 | 16,130.85 | 23,816.92 | 26,287.96 | 32,520.19 | 34,448.00 | 36,388.95 | 29,871.05 | 22,040.35 |
| 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 |