



**Produbank (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	
<b>BALANCE DE SITUACION</b>										
Total de Activos	250,275.33	310,772.43	337,374.63	367,716.12	422,551.11	395,369.66	412,229.74	419,378.51	467,884.55	
Activos Líquidos	12,555.66	32,169.37	9,870.44	13,861.41	42,646.43	105,403.83	127,204.81	127,111.61	210,030.61	
Total de Préstamos	103,310.26	66,432.62	68,904.00	83,473.44	122,962.61	109,269.77	147,451.81	149,690.65	161,302.34	
Locales	0.00	0.32	19.27	0.04	7.01	0.00	41,805.69	44,928.60	50,099.72	
Extranjeros	103,310.26	66,432.30	68,884.73	83,473.41	122,955.61	109,269.77	105,646.12	104,762.05	111,202.62	
Total de Inversiones	132,405.70	210,101.50	256,326.64	268,073.63	253,839.03	167,939.03	134,901.12	139,831.47	94,121.76	
Total de Depósitos	225,407.25	284,593.70	310,352.83	338,932.45	391,411.79	357,221.04	382,232.09	391,234.66	438,235.02	
Locales	6,867.41	8,239.36	3,640.72	5,408.76	7,672.32	8,687.65	4,081.49	4,005.89	7,113.61	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	6,867.41	8,239.36	3,640.72	5,408.76	7,672.32	8,687.65	4,081.49	4,005.89	7,113.61	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	218,539.84	276,354.35	306,712.12	333,523.69	383,739.48	348,533.39	378,150.60	387,228.78	431,121.41	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.78	
Depósitos de Particulares	218,353.90	276,325.47	301,289.47	332,514.81	372,334.37	347,355.63	375,700.57	385,551.87	427,913.75	
Depósitos de Bancos	185.94	28.88	5,422.65	1,008.88	11,405.11	1,177.76	2,450.03	1,676.90	3,198.88	
Patrimonio Total	22,101.47	22,734.71	23,460.84	24,481.25	25,523.86	26,283.51	25,806.20	24,177.77	24,123.48	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	125,137.67	155,386.22	264,832.01	289,845.15	336,413.22	353,071.05	374,802.19	393,547.32	445,217.83	
Activos Generadores de Ingresos	117,857.98	138,267.06	247,801.11	272,445.73	306,258.80	276,871.46	303,791.78	320,534.60	316,112.87	
Total de Prestamos	51,655.13	33,216.31	64,277.18	91,131.69	113,136.44	87,851.19	108,177.90	116,582.05	142,132.48	
Total de Inversiones	66,202.85	105,050.75	183,523.93	181,314.04	193,122.36	189,020.26	195,613.88	203,952.55	173,980.39	
Patrimonio Total	11,050.73	11,367.36	17,004.42	22,850.92	23,812.66	24,509.11	24,633.52	24,329.51	24,823.67	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	7,662.09	3,947.87	8,443.69	13,697.77	19,687.40	5,942.65	10,731.80	17,104.05	19,617.59	
Egreso de Operaciones	4,582.01	2,745.37	5,994.07	9,732.57	13,875.74	4,182.84	7,948.54	11,664.82	15,181.88	



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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	3,080.08	1,202.51	2,449.62	3,965.20	5,811.66	1,759.81	2,783.26	5,439.23	4,435.71
Otros Ingresos	1,356.47	1,047.23	1,907.13	3,047.16	4,502.27	2,380.12	4,305.54	6,955.27	11,352.28
Ingreso de Operaciones	4,436.55	2,249.74	4,356.75	7,012.36	10,313.93	4,139.93	7,088.80	12,394.50	15,787.99
Egresos Generales	2,137.81	1,616.49	2,997.37	4,632.57	6,833.24	3,380.28	6,077.76	11,271.56	14,260.62
Utilidad Antes de Provisiones	2,298.75	633.25	1,359.38	2,379.79	3,480.70	759.66	1,011.04	1,122.94	1,527.37
Utilidad del Periodo	0.00	633.25	1,359.38	2,379.79	3,410.49	759.66	911.04	1,022.94	1,277.37
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	4.99	25.62	0.92	6.40
Total Provisiones Para Préstamos	1,650.90	1,650.90	1,650.90	1,650.90	1,681.98	1,681.98	1,511.25	1,531.49	1,471.30
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	33,719.82	5,899.67	167,227.63	22,986.95
Provisiones para Préstamos / Préstamos Totales (%)	1.60	2.49	2.40	1.98	1.37	1.54	1.02	1.02	0.91
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	8.83	7.32	6.95	6.66	6.04	6.65	6.26	5.77	5.16
Patrimonio / Activos Generadores de Ing. (%)	9.38	8.22	7.21	6.96	6.77	9.48	9.14	8.35	9.44
Patrimonio / Préstamos Totales (%)	21.39	34.22	34.05	29.33	20.76	24.05	17.50	16.15	14.96
Indice de Adecuacion de Capital	25.80	33.79	48.35	48.13	32.82	45.65	33.63	32.24	23.00
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	5.57	11.30	3.18	4.09	10.90	29.51	33.28	32.49	47.93
Activos Líquidos / Activos Totales (%)	5.02	10.35	2.93	3.77	10.09	26.66	30.86	30.31	44.89
Activos Líquidos + Inversiones / Depósitos Totales (%)	64.31	85.13	85.77	83.18	75.75	76.52	68.57	68.23	69.40
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.83	1.10	1.16	1.11	1.10	0.60	0.43	0.40
Utilidad Neta / Total de Activos (Promedio) (%)	0.00	1.63	1.03	1.09	1.01	0.86	0.49	0.35	0.29
Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	22.28	15.99	13.89	14.32	12.40	7.40	5.61	5.15
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.50	11.42	6.81	6.70	6.43	8.59	7.07	7.11	6.21
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.89	7.94	4.84	4.76	4.53	6.04	5.23	4.85	4.80
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.61	3.48	1.98	1.94	1.90	2.54	1.83	2.26	1.40



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Egresos Generales / Ingresos de Operaciones (%)	48.19	71.85	68.80	66.06	66.25	81.65	85.74	90.94	90.33
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.15	3.03	1.54	1.49	1.47	3.44	2.83	2.89	3.59
PRODUCTIVIDAD									
Número de Empleados	5.00	6.00	7.00	10.00	9.00	9.00	10.00	9.00	9.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	20,662.05	11,072.10	9,843.43	8,347.34	13,662.51	12,141.09	14,745.18	16,632.29	17,922.48
Depósitos Totales / Empleados	45,081.45	47,432.28	44,336.12	33,893.25	43,490.20	39,691.23	38,223.21	43,470.52	48,692.78
Utilidad Neta / Empleados	0.00	105.54	194.20	237.98	378.94	84.41	91.10	113.66	141.93
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	0.00	0.00	75.45	73.47	68.83	27.22	22.19	14.05	10.73
Préstamos (%)	0.00	0.00	15.51	-15.50	19.02	64.48	114.00	79.33	31.18
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	216,826.40	124,801,577.42	714,938.19
Extranjeros (%)	0.00	0.00	15.48	-15.50	19.02	64.48	53.37	25.50	-9.56
Depósitos (%)	0.00	0.00	74.54	79.87	73.65	25.52	23.16	15.43	11.96
Locales (%)	0.00	0.00	-52.69	-28.39	11.72	5.44	12.11	-25.94	-7.28
Extranjeros (%)	0.00	0.00	80.30	84.40	75.59	26.12	23.29	16.10	12.35
Patrimonio (%)	0.00	0.00	122.42	15.37	15.48	15.61	10.00	-1.24	-5.49
Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	19.96	-32.98	-57.02	-62.55
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	102,614.05	68,016.52	70,548.31	85,114.49	124,249.51	110,706.46	148,678.78	151,121.41	162,765.72
Mencion Especial	2,347.12	67.00	6.59	9.86	388.69	240.30	268.62	98.68	5.51
Subnormal	0.00	0.00	0.00	0.00	6.39	0.00	14.73	1.13	0.00
Dudoso	0.00	0.00	0.00	0.00	0.00	3.08	0.01	0.00	1.50
Irrecuperable	0.00	0.00	0.00	0.00	0.00	1.91	0.92	0.92	0.92
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	0.00	15.00	0.00	13.00	0.00	0.00	4.24	4.30	4.57



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Al por Menor	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.00
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	4.98	5.17	5.29	5.00	4.38	3.67	3.40	0.00	3.20
Persona Juridica	5.36	5.47	5.47	5.31	4.83	3.58	3.40	0.00	3.50