



Banco Trasatlántico, 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	145,703.55	145,994.61	148,647.48	138,699.34	142,790.88	155,075.75	150,547.54	145,233.99	138,090.47	
Activos Líquidos	69,972.64	73,082.98	73,827.65	64,155.06	64,349.35	81,887.59	79,351.74	79,880.89	79,310.05	
Total de Préstamos	39,793.72	37,116.07	39,138.65	38,932.66	43,369.84	42,643.82	41,064.85	38,668.31	28,390.50	
Locales	39,768.49	37,116.07	39,132.76	38,929.60	43,369.84	42,237.31	40,649.36	38,258.20	27,984.24	
Extranjeros	25.24	0.01	5.88	3.06	0.00	406.51	415.49	410.12	406.26	
Total de Inversiones	32,344.96	32,257.91	32,258.52	31,770.69	31,250.70	28,159.86	28,167.81	24,157.83	27,330.20	
Total de Depósitos	123,356.03	123,906.78	124,686.94	115,159.08	118,995.82	131,087.61	126,385.90	119,343.72	113,515.15	
Locales	106,276.45	106,883.22	108,226.14	99,461.00	102,929.41	105,073.94	99,124.98	92,250.21	100,676.26	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	101,276.45	101,883.22	103,226.14	99,461.00	102,929.41	105,073.94	99,124.98	92,250.21	80,676.26	
Depósitos de Bancos	5,000.00	5,000.00	5,000.00	0.00	0.00	0.00	0.00	0.00	20,000.00	
Extranjeros	17,079.58	17,023.56	16,460.80	15,698.08	16,066.41	26,013.67	27,260.91	27,093.51	12,838.89	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	17,079.58	17,023.56	16,460.80	15,698.08	16,066.41	26,013.67	27,260.91	27,093.51	12,838.89	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	18,773.14	19,068.00	19,099.69	20,763.78	21,164.65	21,648.38	21,812.14	22,172.05	20,890.29	
PROMEDIO (12 MESES)										
Total de Activos	149,366.05	149,033.92	149,366.29	140,831.46	144,247.22	150,535.18	149,597.51	141,966.67	140,440.67	
Activos Generadores de Ingresos	82,516.03	81,494.46	78,504.62	73,839.65	73,379.61	70,088.83	70,314.91	66,764.75	65,170.62	
Total de Prestamos	42,433.18	41,535.84	39,958.38	37,883.98	41,581.78	39,879.94	40,101.75	38,800.49	35,880.17	
Total de Inversiones	40,082.85	39,958.62	38,546.24	35,955.67	31,797.83	30,208.88	30,213.17	27,964.26	29,290.45	
Patrimonio Total	18,405.81	18,815.13	18,844.84	19,751.51	19,968.90	20,358.19	20,455.91	21,467.92	21,027.47	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	8,896.40	2,157.94	4,392.16	6,527.91	8,746.84	2,055.79	4,007.39	5,963.91	7,708.41	
Egreso de Operaciones	6,510.81	1,587.81	3,203.25	4,803.64	6,344.71	1,423.78	2,857.72	4,149.75	5,254.13	



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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	2,385.59	570.14	1,188.91	1,724.27	2,402.13	632.01	1,149.67	1,814.16	2,454.28
Otros Ingresos	1,081.48	100.36	196.60	552.81	740.78	126.73	284.49	542.98	954.34
Ingreso de Operaciones	3,467.07	670.49	1,385.51	2,277.08	3,142.91	758.74	1,434.16	2,357.14	3,408.63
Egresos Generales	1,795.30	330.64	661.77	1,083.88	1,899.08	351.59	826.21	1,334.25	2,220.32
Utilidad Antes de Provisiones	1,671.76	339.86	723.74	1,193.20	1,243.83	407.14	607.95	1,022.88	1,188.31
Utilidad del Periodo	924.46	294.86	633.74	658.20	1,063.83	362.14	517.95	887.88	1,008.31
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	1,959.11	1,718.86	1,572.07	1,534.66	1,586.54	1,812.23	1,266.71	3,291.26	1,482.98
Total Provisiones Para Préstamos	1,476.07	1,484.78	1,465.06	1,789.80	1,432.52	1,235.39	1,274.00	1,319.00	1,332.01
Préstamos Vencidos / Préstamos Totales (%)	4.92	4.63	4.02	3.94	3.66	4.25	3.08	8.51	5.22
Provisiones / Préstamos Vencidos (%)	75.34	86.38	93.19	116.63	90.29	68.17	100.58	40.08	89.82
Provisiones Para Préstamos / Préstamos Totales (%)	3.71	4.00	3.74	4.60	3.30	2.90	3.10	3.41	4.69
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	12.88	13.06	12.85	14.97	14.82	13.96	14.49	15.27	15.13
Patrimonio / Activos Generadores de Ing. (%)	26.02	27.49	26.75	29.37	28.36	30.58	31.51	35.29	37.49
Patrimonio / Préstamos Totales (%)	47.18	51.37	48.80	53.33	48.80	50.77	53.12	57.34	73.58
Indice de Adecuacion de Capital	26.80	26.32	25.40	29.51	29.82	31.58	33.52	32.59	31.00
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	56.72	58.98	59.21	55.71	54.08	62.47	62.79	66.93	69.87
Activos Líquidos / Activos Totales (%)	48.02	50.06	49.67	46.25	45.07	52.80	52.71	55.00	57.43
Activos Líquidos + Inversiones / Depósitos Totales (%)	82.94	85.02	85.08	83.30	80.34	83.95	85.07	87.18	93.94
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.12	1.45	1.61	1.19	1.45	2.07	1.47	1.77	1.55
Utilidad Neta / Total de Activos (Promedio) (%)	0.62	0.79	0.85	0.62	0.74	0.96	0.69	0.83	0.72
Utilidad Neta / Patrimonio Total (Promedio) (%)	5.02	6.27	6.73	4.44	5.33	7.12	5.06	5.51	4.80
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.78	10.59	11.19	11.79	11.92	11.73	11.40	11.91	11.83
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.89	7.79	8.16	8.67	8.65	8.13	8.13	8.29	8.06
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.89	2.80	3.03	3.11	3.27	3.61	3.27	3.62	3.77



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Egresos Generales / Ingresos de Operaciones (%)	51.78	49.31	47.76	47.60	60.42	46.34	57.61	56.60	65.14
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.31	0.49	0.50	1.00	1.01	0.72	0.81	1.08	1.46
PRODUCTIVIDAD									
Número de Empleados	34.00	35.00	34.00	34.00	32.00	32.00	34.00	33.00	36.00
Número de Sucursales	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Préstamos / Empleados	1,170.40	1,060.46	1,151.14	1,145.08	1,355.31	1,332.62	1,207.79	1,171.77	788.63
Depósitos Totales / Empleados	3,628.12	3,540.19	3,667.26	3,387.03	3,718.62	4,096.49	3,717.23	3,616.48	3,153.20
Utilidad Neta / Empleados	27.19	8.42	18.64	19.36	33.24	11.32	15.23	26.91	28.01
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	-4.79	-4.00	-0.96	-2.98	-2.00	6.22	1.28	4.71	-3.29
Préstamos (%)	-11.71	-19.23	-4.02	5.69	8.99	14.89	4.92	-0.68	-34.54
Locales (%)	-11.77	-19.23	-4.03	5.83	9.06	13.80	3.88	-1.72	-35.48
Extranjeros (%)	0.00	0.00	174.32	-94.01	0.00	8,130,106.20	6,962.70	13,317.89	0.00
Depósitos (%)	-6.01	-5.26	-3.18	-4.80	-3.53	5.80	1.36	3.63	-4.61
Locales (%)	-6.09	-5.44	-2.08	-3.28	-3.15	-1.69	-8.41	-7.25	-2.19
Extranjeros (%)	-5.52	-4.12	-9.88	-13.42	-5.93	52.81	65.61	72.59	-20.09
Patrimonio (%)	4.07	2.72	2.74	10.80	12.74	13.53	14.20	6.78	-1.30
Utilidad Neta (%)	1,488.88	50.11	24.75	0.36	15.08	22.82	-18.27	34.90	-5.22
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	33,639.71	31,454.01	35,623.20	35,840.64	40,235.74	39,037.03	37,653.10	35,567.02	27,995.38
Mención Especial	4,460.54	4,340.74	1,929.44	1,905.50	1,826.40	1,978.84	1,915.70	1,161.64	415.20
Subnormal	930.90	539.81	1,124.66	1,177.72	1,034.24	1,770.22	893.10	1,870.33	197.87
Dudoso	1,555.73	1,124.45	870.97	863.06	992.78	450.78	1,241.60	762.99	850.62
Irrecuperable	682.92	1,141.84	1,055.43	935.54	713.20	642.34	635.34	625.34	263.45
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	8.07	8.07	7.92	8.29	8.18	8.31	9.19	9.33	9.37



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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	6.85	7.00	7.19	7.55	6.71	6.33	7.35	8.33	8.31
Prestamo Personal Auto	8.00	7.75	7.58	0.00	8.08	8.77	9.06	8.95	9.00
Prestamo Personal	8.25	8.25	8.31	8.53	8.52	8.23	8.12	8.26	8.29
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	5.08	5.16	5.22	5.32	5.27	4.89	4.57	0.00	4.22
Persona Juridica	4.85	4.85	4.91	4.93	4.88	4.59	4.25	0.00	3.78