



BNP Paribas Sucursal Panamá ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	2,468,934.21	2,719,832.29	3,220,805.98	3,339,056.13	3,418,228.74	3,054,662.59	3,140,134.54	0.00	0.00	
Activos Líquidos	717,874.11	784,958.28	853,194.73	629,481.34	808,627.46	564,331.37	818,905.85	0.00	0.00	
Total de Préstamos	1,692,218.75	1,865,681.73	2,286,147.73	2,661,270.86	2,563,348.62	2,446,714.51	2,296,325.43	0.00	0.00	
Locales	402,773.84	428,020.16	480,881.43	582,275.72	549,324.52	559,641.19	598,343.96	0.00	0.00	
Extranjeros	1,289,444.91	1,437,661.57	1,805,266.30	2,078,995.14	2,014,024.09	1,887,073.32	1,697,981.47	0.00	0.00	
Total de Inversiones	21,660.11	22,906.79	19,231.79	18,677.22	17,572.06	16,992.57	6,977.02	0.00	0.00	
Total de Depósitos	2,401,136.64	2,643,580.37	3,120,963.10	3,271,334.26	3,342,021.17	2,973,039.79	3,053,712.68	0.00	0.00	
Locales	583,802.24	582,622.51	532,717.75	573,035.89	595,972.57	578,533.71	866,248.29	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	222,718.65	209,342.79	244,791.90	253,673.98	260,433.13	280,560.04	407,987.93	0.00	0.00	
Depósitos de Bancos	361,083.58	373,279.73	287,925.85	319,361.92	335,539.44	297,973.66	458,260.35	0.00	0.00	
Extranjeros	1,817,334.41	2,060,957.86	2,588,245.35	2,698,298.37	2,746,048.59	2,394,506.08	2,187,464.40	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	44,991.22	44,014.65	45,099.14	45,027.50	51,305.06	54,242.30	60,535.86	0.00	0.00	
Depósitos de Bancos	1,772,343.18	2,016,943.21	2,543,146.21	2,653,270.87	2,694,743.53	2,340,263.78	2,126,928.54	0.00	0.00	
Patrimonio Total	20,167.13	23,850.43	28,256.66	31,881.47	38,690.13	45,164.92	53,755.45	0.00	0.00	
PROMEDIO (12 MESES)										
Total de Activos	2,172,933.34	2,361,346.88	2,626,989.19	2,761,083.73	2,943,581.47	2,887,247.44	3,180,470.26	0.00	0.00	
Activos Generadores de Ingresos	1,521,643.68	1,647,499.93	1,833,401.73	2,164,935.25	2,147,399.77	2,176,147.80	2,304,340.98	0.00	0.00	
Total de Prestamos	1,496,436.46	1,622,045.98	1,810,943.17	2,143,629.78	2,127,783.68	2,156,198.12	2,291,236.58	0.00	0.00	
Total de Inversiones	25,207.22	25,453.94	22,458.56	21,305.47	19,616.08	19,949.68	13,104.40	0.00	0.00	
Patrimonio Total	20,994.70	23,607.91	22,794.56	25,756.31	29,428.63	34,507.67	41,006.05	0.00	0.00	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	115,619.81	29,777.36	55,699.20	85,233.44	118,871.67	19,520.17	39,383.99	0.00	0.00	
Egreso de Operaciones	100,902.60	25,643.39	46,508.22	70,123.33	95,615.46	11,590.75	22,328.44	0.00	0.00	



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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	14,717.21	4,133.97	9,190.98	15,110.11	23,256.21	7,929.42	17,055.55	0.00	0.00
Otros Ingresos	5,685.29	3,275.72	5,564.88	7,626.79	9,445.80	2,489.45	5,632.38	0.00	0.00
Ingreso de Operaciones	20,402.51	7,409.68	14,755.86	22,736.89	32,702.01	10,418.87	22,687.93	0.00	0.00
Egresos Generales	12,619.89	3,726.38	6,857.05	11,213.27	14,369.73	3,944.09	7,244.98	0.00	0.00
Utilidad Antes de Provisiones	7,782.61	3,683.30	7,898.81	11,523.63	18,332.28	6,474.79	15,442.95	0.00	0.00
Utilidad del Periodo	7,777.77	3,683.30	7,898.81	11,523.63	18,332.28	6,474.79	15,442.76	0.00	0.00
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.77	1.29	0.91	0.67	0.00	0.00
Total Provisiones Para Préstamos	17.20	92.96	92.60	71.34	16.03	15.73	15.69	0.00	0.00
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 (%)	1,720,391.00	9,296,480.00	9,260,080.00	9,290.26	1,243.08	1,726.82	2,341.41	0.00	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	0.82	0.88	0.88	0.95	1.13	1.48	1.71	0.00	0.00
Patrimonio / Activos Generadores de Ing. (%)	1.18	1.26	1.23	1.19	1.50	1.83	2.33	0.00	0.00
Patrimonio / Préstamos Totales (%)	1.19	1.28	1.24	1.20	1.51	1.85	2.34	0.00	0.00
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	29.90	29.69	27.34	19.24	24.20	18.98	26.82	0.00	0.00
Activos Líquidos / Activos Totales (%)	29.08	28.86	26.49	18.85	23.66	18.47	26.08	0.00	0.00
Activos Líquidos + Inversiones / Depósitos Totales (%)	30.80	30.56	27.95	19.81	24.72	19.55	27.05	0.00	0.00
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.51	0.89	0.86	0.71	0.85	1.19	1.34	0.00	0.00
Utilidad Neta / Total de Activos (Promedio) (%)	0.36	0.62	0.60	0.56	0.62	0.90	0.97	0.00	0.00
Utilidad Neta / Patrimonio Total (Promedio) (%)	37.05	62.41	69.30	59.65	62.29	75.05	75.32	0.00	0.00
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.60	7.23	6.08	5.25	5.54	3.59	3.42	0.00	0.00
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.63	6.23	5.07	4.32	4.45	2.13	1.94	0.00	0.00
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.97	1.00	1.00	0.93	1.08	1.46	1.48	0.00	0.00



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Egresos Generales / Ingresos de Operaciones (%)	61.85	50.29	46.47	49.32	43.94	37.86	31.93	0.00	0.00
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.37	0.80	0.61	0.47	0.44	0.46	0.49	0.00	0.00
PRODUCTIVIDAD									
Número de Empleados	117.00	117.00	117.00	117.00	120.00	120.00	120.00	0.00	0.00
Número de Sucursales	2.00	1.00	1.00	1.00	0.00	2.00	1.00	0.00	0.00
Préstamos / Empleados	14,463.41	15,946.00	19,539.72	22,745.90	21,361.24	20,389.29	19,136.05	0.00	0.00
Depósitos Totales / Empleados	20,522.54	22,594.70	26,674.90	27,960.12	27,850.18	24,775.33	25,447.61	0.00	0.00
Utilidad Neta / Empleados	66.48	31.48	67.51	98.49	152.77	53.96	128.69	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	31.54	35.80	58.41	52.95	38.45	12.31	-2.50	0.00	0.00
Préstamos (%)	30.11	35.35	71.15	63.67	51.48	31.14	0.45	0.00	0.00
Locales (%)	48.38	78.18	82.47	61.29	36.39	30.75	24.43	0.00	0.00
Extranjeros (%)	25.29	26.31	68.37	64.35	56.19	31.26	-5.94	0.00	0.00
Depósitos (%)	34.07	37.06	59.09	56.83	39.18	12.46	-2.15	0.00	0.00
Locales (%)	62.34	12.11	4.42	13.97	2.08	-0.70	62.61	0.00	0.00
Extranjeros (%)	26.96	46.26	78.31	70.45	51.10	16.18	-15.48	0.00	0.00
Patrimonio (%)	-7.58	2.08	63.03	62.40	91.85	89.37	90.24	0.00	0.00
Utilidad Neta (%)	-17.55	138.69	59.79	59.13	135.70	75.79	95.51	0.00	0.00
CLASIFICACION PRESTAMOS									
Normal	1,675,223.89	1,850,018.51	2,270,759.72	2,646,706.37	2,548,343.42	2,432,461.80	2,295,843.73	0.00	0.00
Mención Especial	16,922.85	15,667.91	15,393.07	14,570.15	14,987.58	14,235.52	465.00	0.00	0.00
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	89.21	88.27	87.53	65.67	33.65	32.92	32.38	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	5.43	4.45	4.91	3.00	4.60	6.17	5.50	0.00	0.00



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Resto del País	7.67	6.75	5.67	6.00	5.00	6.00	6.00	0.00	0.00
Al por Menor	6.00	5.00	4.83	5.50	5.83	5.57	6.14	0.00	0.00
Consumo									
Vivienda Hipotecaria	8.29	8.14	7.86	7.56	8.25	6.71	6.80	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	7.00	5.50	5.00	5.00	4.40	3.50	3.50	0.00	0.00
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	4.56	2.72	2.51	2.82	1.60	1.21	0.92	0.00	0.00
Persona Juridica	4.35	2.57	2.29	2.54	1.42	0.78	0.53	0.00	0.00