



## BNP Paribas Wealth Management 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	466,675.75	466,653.67	397,192.40	380,410.62	318,806.33	329,538.23	493,430.75	513,022.74	405,930.32	
Activos Líquidos	364,837.61	356,260.35	284,578.84	286,425.49	288,223.85	273,703.77	404,246.87	411,909.71	280,013.44	
Total de Préstamos	98,342.44	107,244.95	109,741.01	91,003.40	26,777.48	52,268.42	85,568.69	98,142.24	123,219.02	
Locales	6.03	229.82	1,279.97	1,632.75	1,622.34	1,219.54	6,896.54	4,926.24	4,987.02	
Extranjeros	98,336.41	107,015.14	108,461.04	89,370.66	25,155.14	51,048.88	78,672.14	93,216.00	118,232.00	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Depósitos	448,669.39	452,161.83	382,099.98	364,139.19	301,777.84	314,441.13	478,389.53	498,508.05	385,120.35	
Locales	208,621.01	217,009.91	175,474.53	149,307.33	75,283.29	89,075.66	137,606.90	148,814.12	144,618.67	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	114,557.92	115,172.93	70,481.32	67,529.72	57,461.27	47,217.41	68,487.15	69,275.11	42,848.81	
Depósitos de Bancos	94,063.09	101,836.99	104,993.21	81,777.61	17,822.02	41,858.25	69,119.75	79,539.01	101,769.85	
Extranjeros	240,048.38	235,151.92	206,625.45	214,831.86	226,494.55	225,365.47	340,782.63	349,693.94	240,501.69	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	240,048.38	235,151.92	206,625.45	214,831.86	226,494.55	225,156.29	216,916.45	208,555.39	224,507.65	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	209.18	123,866.17	141,138.54	15,994.04	
Patrimonio Total	12,803.12	10,107.08	10,841.23	11,379.99	12,614.58	11,036.92	10,955.89	11,558.25	10,761.99	
PROMEDIO (12 MESES)										
Total de Activos	390,586.65	404,154.77	369,464.92	381,696.66	392,741.04	398,095.95	445,311.58	446,716.68	362,368.32	
Activos Generadores de Ingresos	93,694.09	71,859.03	104,755.95	86,508.99	62,559.96	79,756.69	97,654.85	94,572.82	74,998.25	
Total de Prestamos	93,694.09	71,859.03	104,755.95	86,508.99	62,559.96	79,756.69	97,654.85	94,572.82	74,998.25	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	13,258.08	10,859.53	11,715.66	11,974.39	12,708.85	10,572.00	10,898.56	11,469.12	11,688.29	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	18,903.04	4,563.76	7,859.92	11,097.94	13,557.55	859.88	1,777.73	2,611.72	3,109.18	
Egreso de Operaciones	16,399.62	3,914.85	6,578.85	9,152.23	10,980.73	664.92	1,310.80	1,856.51	2,276.43	



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Ingreso Neto de Intereses	2,503.42	648.90	1,281.06	1,945.71	2,576.82	194.96	466.94	755.21	832.74
Otros Ingresos	6,505.37	1,484.02	3,419.14	5,181.15	6,753.68	2,246.05	4,639.47	6,881.61	8,835.83
Ingreso de Operaciones	9,008.79	2,132.92	4,700.20	7,126.86	9,330.50	2,441.02	5,106.41	7,636.82	9,668.57
Egresos Generales	7,078.54	1,923.63	3,704.73	5,571.66	7,283.49	1,787.88	3,627.35	5,405.40	14,108.42
Utilidad Antes de Provisiones	1,930.25	209.29	995.47	1,555.20	2,047.01	653.14	1,479.06	2,231.41	-4,439.84
Utilidad del Periodo	1,930.25	124.29	890.47	1,430.20	2,757.01	378.14	949.06	1,551.41	-5,244.84
<b>CALIDAD DE ACTIVOS</b>									
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	940.00	1,025.00	1,045.00	1,065.00	230.00	505.00	760.00	910.00	1,035.00
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 (%)	0.96	0.96	0.95	1.17	0.86	0.97	0.89	0.93	0.84
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	2.74	2.17	2.73	2.99	3.96	3.35	2.22	2.25	2.65
Patrimonio / Activos Generadores de Ing. (%)	13.02	9.42	9.88	12.51	47.11	21.12	12.80	11.78	8.73
Patrimonio / Préstamos Totales (%)	13.02	9.42	9.88	12.51	47.11	21.12	12.80	11.78	8.73
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	81.32	78.79	74.48	78.66	95.51	87.04	84.50	82.63	72.71
Activos Líquidos / Activos Totales (%)	78.18	76.34	71.65	75.29	90.41	83.06	81.93	80.29	68.98
Activos Líquidos + Inversiones / Depósitos Totales (%)	81.32	78.79	74.48	78.66	95.51	87.04	84.50	82.63	72.71
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.06	0.69	1.70	2.20	4.41	1.90	1.94	2.19	-6.99
Utilidad Neta / Total de Activos (Promedio) (%)	0.49	0.12	0.48	0.50	0.70	0.38	0.43	0.46	-1.45
Utilidad Neta / Patrimonio Total (Promedio) (%)	14.56	4.58	15.20	15.93	21.69	14.31	17.42	18.04	-44.87
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	20.18	25.40	15.01	17.10	21.67	4.31	3.64	3.68	4.15
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	17.50	21.79	12.56	14.11	17.55	3.33	2.68	2.62	3.04
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.67	3.61	2.45	3.00	4.12	0.98	0.96	1.06	1.11



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Egresos Generales / Ingresos de Operaciones (%)	78.57	90.19	78.82	78.18	78.06	73.24	71.04	70.78	145.92
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	6.94	8.26	6.53	7.99	10.80	11.26	9.50	9.70	11.78
PRODUCTIVIDAD									
Número de Empleados	45.00	45.00	44.00	45.00	47.00	52.00	50.00	49.00	48.00
Número de Sucursales	1.00	2.00	2.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	2,185.39	2,383.22	2,494.11	2,022.30	569.73	1,005.16	1,711.37	2,002.90	2,567.06
Depósitos Totales / Empleados	9,970.43	10,048.04	8,684.09	8,091.98	6,420.81	6,046.94	9,567.79	10,173.63	8,023.34
Utilidad Neta / Empleados	42.89	2.76	20.24	31.78	58.66	7.27	18.98	31.66	-109.27
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	48.39	36.59	16.23	-0.67	-31.69	-29.38	24.23	34.86	27.33
Préstamos (%)	10.44	194.04	9.99	10.96	-72.77	-51.26	-22.03	7.84	360.16
Locales (%)	-99.36	-70.04	13.57	538.74	26,790.04	430.66	438.81	201.72	207.40
Extranjeros (%)	11.62	199.71	9.95	9.31	-74.42	-52.30	-27.47	4.30	370.01
Depósitos (%)	50.47	38.00	17.00	-0.56	-32.74	-30.46	25.20	36.90	27.62
Locales (%)	147.86	189.05	144.26	13.75	-63.91	-58.95	-21.58	-0.33	92.10
Extranjeros (%)	12.16	-6.90	-18.89	-8.56	-5.65	-4.16	64.93	62.78	6.18
Patrimonio (%)	-6.64	-12.96	-13.89	-9.46	-1.47	9.20	1.06	1.57	-14.69
Utilidad Neta (%)	-48.01	-82.92	-47.80	-15.15	42.83	204.25	6.58	8.48	-290.24
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	99,282.44	108,269.95	110,786.01	92,068.40	27,007.48	52,773.42	86,328.69	99,052.24	124,254.02
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
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



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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	5.00	2.00	4.50	5.00	3.00	2.00	4.00	4.00	4.00
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	7.00	6.00	8.00	8.00	8.00	0.00	8.00	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	4.45	3.00	2.38	2.80	1.47	1.13	1.20	0.33	0.00
Persona Juridica	4.32	2.36	2.10	2.48	1.05	0.59	0.90	1.23	1.00