



Banco Bilbao Vizcaya Argentaria (Panamá),S.A.
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	1,418,899.57	1,509,522.23	1,551,586.65	1,654,575.90	1,665,737.91	1,653,797.65	1,785,296.01	1,956,275.26	1,980,532.34	
Activos Líquidos	147,445.74	180,277.30	178,838.65	170,011.43	165,760.50	174,552.12	286,554.28	419,499.50	412,102.77	
Total de Préstamos	1,240,017.01	1,292,127.78	1,339,723.76	1,441,903.95	1,460,180.16	1,443,002.62	1,464,592.85	1,491,094.71	1,529,310.06	
Locales	1,201,610.92	1,245,310.91	1,281,909.06	1,379,509.41	1,399,153.52	1,396,890.37	1,419,281.28	1,445,930.56	1,481,800.62	
Extranjeros	38,406.09	46,816.87	57,814.70	62,394.54	61,026.64	46,112.26	45,311.57	45,164.15	47,509.44	
Total de Inversiones	5,597.31	5,590.85	6,385.27	6,187.25	4,296.33	4,352.71	4,396.81	4,458.09	9,506.44	
Total de Depósitos	1,198,975.14	1,259,069.79	1,299,411.98	1,377,468.81	1,383,011.44	1,318,083.29	1,330,328.11	1,472,496.86	1,543,161.51	
Locales	901,061.46	891,548.58	911,148.84	1,014,165.87	1,062,460.31	1,053,043.79	1,091,451.02	1,221,736.27	1,312,551.73	
Depósitos de Oficiales	61,902.46	60,278.92	60,270.47	60,260.99	60,628.13	60,259.58	60,273.71	61,386.81	101,373.89	
Depósitos de Particulares	771,782.70	750,750.26	765,868.55	809,038.04	881,854.25	892,370.65	924,345.97	1,040,053.56	1,117,694.84	
Depósitos de Bancos	67,376.30	80,519.40	85,009.82	144,866.83	119,977.93	100,413.56	106,831.34	120,295.90	93,483.00	
Extranjeros	297,913.68	367,521.22	388,263.14	363,302.95	320,551.13	265,039.50	238,877.09	250,760.59	230,609.78	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	260,818.67	237,787.45	235,826.27	218,042.80	160,287.64	157,938.58	144,153.06	158,396.67	139,370.70	
Depósitos de Bancos	37,095.02	129,733.77	152,436.87	145,260.14	160,263.49	107,100.92	94,724.02	92,363.92	91,239.08	
Patrimonio Total	173,673.65	187,862.52	197,276.26	206,732.26	214,161.92	223,744.72	234,130.09	245,860.43	231,030.13	
PROMEDIO (12 MESES)										
Total de Activos	1,273,152.93	1,336,552.23	1,405,518.20	1,504,776.19	1,542,318.74	1,581,659.94	1,668,441.33	1,805,425.58	1,823,135.12	
Activos Generadores de Ingresos	1,124,761.38	1,162,709.93	1,214,852.99	1,302,303.05	1,355,045.40	1,372,536.98	1,407,549.34	1,471,822.00	1,501,646.49	
Total de Prestamos	1,113,061.55	1,145,747.38	1,197,647.50	1,292,366.01	1,350,098.59	1,367,565.20	1,402,158.31	1,466,499.33	1,494,745.11	
Total de Inversiones	11,699.82	16,962.55	17,205.49	9,937.04	4,946.82	4,971.78	5,391.04	5,322.67	6,901.38	
Patrimonio Total	171,461.32	181,973.41	190,068.23	199,165.16	193,917.79	205,803.62	215,703.17	226,296.35	222,596.02	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	92,849.55	25,264.01	49,641.25	74,996.60	101,699.33	25,643.18	52,314.91	79,468.82	107,477.24	
Egreso de Operaciones	43,539.53	11,814.82	22,016.14	32,236.04	43,221.74	8,889.49	18,004.33	27,752.28	39,063.29	



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Ingreso Neto de Intereses	49,310.02	13,449.20	27,625.11	42,760.56	58,477.59	16,753.68	34,310.58	51,716.54	68,413.95
Otros Ingresos	37,199.77	10,061.05	14,007.64	18,861.21	22,145.63	2,713.98	5,592.34	10,668.40	14,429.03
Ingreso de Operaciones	86,509.79	23,510.25	41,632.75	61,621.77	80,623.22	19,467.67	39,902.92	62,384.94	82,842.98
Egresos Generales	50,567.67	7,312.38	15,105.60	23,161.52	30,797.34	8,772.29	17,611.11	27,373.62	38,469.43
Utilidad Antes de Provisiones	35,942.11	16,197.87	26,527.15	38,460.25	49,825.88	10,695.37	22,291.81	35,011.31	44,373.55
Utilidad del Periodo	30,242.48	14,188.87	23,583.15	33,586.25	41,454.12	9,545.37	19,864.08	31,598.03	40,725.26
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	10,548.05	10,268.48	8,874.14	9,553.39	10,322.88	10,088.61	12,008.76	12,626.68	12,727.74
Total Provisiones Para Préstamos	12,526.64	13,052.83	13,636.33	14,566.00	16,514.83	16,956.09	17,475.02	17,442.53	15,448.29
Préstamos Vencidos / Préstamos Totales (%)	0.85	0.79	0.66	0.66	0.71	0.70	0.82	0.85	0.83
Provisiones / Préstamos Vencidos (%)	118.76	127.12	153.66	152.47	159.98	168.07	145.52	138.14	121.37
Provisiones para Préstamos / Préstamos Totales (%)	1.01	1.01	1.02	1.01	1.13	1.18	1.19	1.17	1.01
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	12.24	12.45	12.71	12.49	12.86	13.53	13.11	12.57	11.67
Patrimonio / Activos Generadores de Ing. (%)	13.94	14.48	14.66	14.28	14.62	15.46	15.94	16.44	15.01
Patrimonio / Préstamos Totales (%)	14.01	14.54	14.73	14.34	14.67	15.51	15.99	16.49	15.11
Indice de Adecuacion de Capital	0.00	0.00	0.00	0.00	0.00	18.50	19.00	17.32	16.61
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	12.30	14.32	13.76	12.34	11.99	13.24	21.54	28.49	26.71
Activos Líquidos / Activos Totales (%)	10.39	11.94	11.53	10.28	9.95	10.55	16.05	21.44	20.81
Activos Líquidos + Inversiones / Depósitos Totales (%)	12.76	14.76	14.25	12.79	12.30	13.57	21.87	28.79	27.32
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.69	4.88	3.88	3.44	3.06	2.78	2.82	2.86	2.71
Utilidad Neta / Total de Activos (Promedio) (%)	2.38	4.25	3.36	2.98	2.69	2.41	2.38	2.33	2.23
Utilidad Neta / Patrimonio Total (Promedio) (%)	17.64	31.19	24.82	22.48	21.38	18.55	18.42	18.62	18.30
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.26	8.69	8.17	7.68	7.51	7.47	7.43	7.20	7.16
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.87	4.06	3.62	3.30	3.19	2.59	2.56	2.51	2.60



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.38	4.63	4.55	4.38	4.32	4.88	4.88	4.69	4.56
Egresos Generales / Ingresos de Operaciones (%)	58.45	31.10	36.28	37.59	38.20	45.06	44.13	43.88	46.44
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.31	3.46	2.31	1.93	1.63	0.79	0.79	0.97	0.96
PRODUCTIVIDAD									
Número de Empleados	284.00	288.00	300.00	307.00	309.00	306.00	306.00	311.00	309.00
Número de Sucursales	15.00	16.00	16.00	17.00	18.00	0.00	18.00	18.00	18.00
Préstamos / Empleados	4,366.26	4,486.55	4,465.75	4,696.76	4,725.50	4,715.69	4,786.25	4,794.52	4,949.22
Depósitos Totales / Empleados	4,221.74	4,371.77	4,331.37	4,486.87	4,475.77	4,307.46	4,347.48	4,734.72	4,994.05
Utilidad Neta / Empleados	106.49	49.27	78.61	109.40	134.16	31.19	64.92	101.60	131.80
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	25.86	29.73	23.20	22.11	17.40	9.56	15.06	18.23	18.90
Préstamos (%)	25.75	29.29	26.92	26.17	17.75	11.68	9.32	3.41	4.73
Locales (%)	24.35	27.26	23.67	23.61	16.44	12.17	10.72	4.81	5.91
Extranjeros (%)	94.20	124.95	203.53	132.76	58.90	-1.51	-21.63	-27.62	-22.15
Depósitos (%)	32.07	34.19	27.83	25.38	15.35	4.69	2.38	6.90	11.58
Locales (%)	43.36	34.31	14.51	19.00	17.91	18.11	19.79	20.47	23.54
Extranjeros (%)	35.84	71.35	75.79	47.48	7.60	-27.88	-38.48	-30.98	-28.06
Patrimonio (%)	2.61	6.69	7.88	7.90	23.31	19.10	18.68	18.93	7.88
Utilidad Neta (%)	2.30	107.58	69.65	46.49	37.07	-32.73	-15.77	-5.92	-1.76
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	1,187,690.02	1,243,899.68	1,317,306.46	1,396,314.70	1,417,406.56	1,416,125.79	1,429,605.58	1,460,742.80	1,502,666.43
Mencion Especial	45,935.35	46,302.43	17,517.75	44,162.02	41,366.20	29,537.42	33,164.91	23,620.17	25,217.26
Subnormal	7,652.24	4,037.33	9,973.37	5,599.45	8,142.66	3,784.80	6,776.56	8,646.80	4,245.84
Dudoso	4,927.33	4,752.65	3,220.08	5,527.43	5,326.11	4,540.25	4,397.57	6,960.65	5,028.77
Irrecuperable	6,338.72	6,188.53	5,342.42	4,866.34	4,453.47	5,970.46	8,123.25	8,566.83	7,600.05
TASA DE INTERES ACTIVA									
Comercio									



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Zona Libre	9.67	8.59	8.05	7.96	5.90	6.55	6.89	7.09	6.67
Resto del País	7.97	8.34	8.34	7.52	7.38	7.95	7.29	7.55	7.53
Al por Menor	8.08	7.75	7.87	8.00	8.70	8.63	8.55	8.71	8.74
Consumo									
Vivienda Hipotecaria	7.53	7.23	7.09	7.09	7.04	6.99	7.00	7.06	7.03
Prestamo Personal Auto	6.86	6.78	6.78	6.86	6.88	6.83	6.83	6.86	6.90
Prestamo Personal	8.16	8.00	8.11	8.04	7.96	8.09	8.03	7.65	7.67
Tarjeta de Crédito	17.40	17.67	17.85	17.88	18.11	18.10	18.20	18.09	17.76
TASA DE INTERES PASIVA									
Persona Natural	4.63	4.24	3.90	3.75	3.72	3.63	3.70	3.79	3.83
Persona Juridica	4.56	4.04	3.63	3.56	3.55	3.53	3.53	3.63	3.62