



Produbank (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	422,551.11	395,369.66	412,229.74	419,378.51	466,984.55	589,604.30	459,755.44	467,003.75	502,005.29	
Activos Líquidos	42,646.43	105,403.83	127,204.81	127,111.61	210,030.61	223,938.15	205,434.25	193,355.84	276,410.26	
Total de Préstamos	122,962.61	109,269.77	147,451.81	149,690.65	161,302.34	172,901.66	165,533.05	172,534.02	116,196.71	
Locales	7.01	0.00	41,805.69	44,928.60	50,099.72	32,363.11	19,500.30	27,876.28	17,481.20	
Extranjeros	122,955.61	109,269.77	105,646.12	104,762.05	111,202.62	140,538.55	146,032.75	144,657.74	98,715.51	
Total de Inversiones	253,839.03	167,939.03	134,901.12	139,831.47	93,221.76	190,027.78	85,776.49	98,503.47	107,287.06	
Total de Depósitos	391,411.79	357,221.04	382,232.09	391,234.66	438,235.02	434,097.08	404,682.56	408,194.35	438,504.13	
Locales	7,672.32	8,687.65	4,081.49	4,005.89	7,113.61	3,902.53	3,419.30	4,668.45	5,837.61	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	7,672.32	8,687.65	4,081.49	4,005.89	7,113.61	3,902.53	3,419.30	4,668.45	5,837.61	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	383,739.48	348,533.39	378,150.60	387,228.78	431,121.41	430,194.55	401,263.26	403,525.91	432,666.52	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	8.78	0.00	0.00	0.00	0.00	
Depósitos de Particulares	372,334.37	347,355.63	375,700.57	385,551.87	427,913.75	427,772.73	399,461.54	401,717.97	428,451.25	
Depósitos de Bancos	11,405.11	1,177.76	2,450.03	1,676.90	3,198.88	2,421.82	1,801.72	1,807.94	4,215.27	
Patrimonio Total	25,523.86	26,283.51	25,806.20	24,177.77	23,223.48	23,522.23	23,921.16	25,947.35	26,365.63	
PROMEDIO (12 MESES)										
Total de Activos	336,413.22	353,071.05	374,802.19	393,547.32	444,767.83	492,486.98	435,992.59	443,191.13	484,494.92	
Activos Generadores de Ingresos	306,258.80	276,871.46	303,791.78	320,534.60	315,662.87	320,069.12	266,831.23	280,279.80	239,003.94	
Total de Prestamos	113,136.44	87,851.19	108,177.90	116,582.05	142,132.48	141,085.71	156,492.43	161,112.33	138,749.53	
Total de Inversiones	193,122.36	189,020.26	195,613.88	203,952.55	173,530.39	178,983.40	110,338.80	119,167.47	100,254.41	
Patrimonio Total	23,812.66	24,509.11	24,633.52	24,329.51	24,373.67	24,902.87	24,863.68	25,062.56	24,794.56	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	19,687.40	5,942.65	10,731.80	17,104.05	19,617.59	4,262.20	7,944.92	11,566.52	14,864.00	
Egreso de Operaciones	13,875.74	4,182.84	7,948.54	11,664.82	15,181.88	3,473.36	6,359.09	8,899.82	11,677.06	



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Ingreso Neto de Intereses	5,811.66	1,759.81	2,783.26	5,439.23	4,435.71	788.84	1,585.83	2,666.71	3,186.94
Otros Ingresos	4,502.27	2,380.12	4,305.54	6,955.27	10,814.20	3,983.14	7,218.62	9,714.47	12,860.09
Ingreso de Operaciones	10,313.93	4,139.93	7,088.80	12,394.50	15,249.91	4,771.98	8,804.45	12,381.18	16,047.02
Egresos Generales	6,833.24	3,380.28	6,077.76	11,271.56	14,353.64	4,520.44	8,320.03	11,362.23	14,979.98
Utilidad Antes de Provisiones	3,480.70	759.66	1,011.04	1,122.94	896.27	251.54	484.42	1,018.95	1,067.04
Utilidad del Periodo	3,410.49	759.66	911.04	1,022.94	646.27	251.54	484.42	928.95	1,067.04
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	4.99	25.62	0.92	6.40	0.92	25.92	12.29	12.12
Total Provisiones Para Préstamos	1,681.98	1,681.98	1,511.25	1,531.49	1,471.30	1,659.35	1,681.99	1,783.27	1,423.28
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.02	0.00	0.00	0.00	0.02	0.01	0.01
Provisiones / Préstamos Vencidos (%)	0.00	33,719.82	5,899.67	167,227.63	22,986.95	181,189.06	6,490.13	14,505.97	11,745.87
Provisiones Para Préstamos / Préstamos Totales (%)	1.37	1.54	1.02	1.02	0.91	0.96	1.02	1.03	1.22
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	6.04	6.65	6.26	5.77	4.97	3.99	5.20	5.56	5.25
Patrimonio / Activos Generadores de Ing. (%)	6.77	9.48	9.14	8.35	9.12	6.48	9.52	9.57	11.80
Patrimonio / Préstamos Totales (%)	20.76	24.05	17.50	16.15	14.40	13.60	14.45	15.04	22.69
Indice de Adecuacion de Capital	32.82	45.65	33.63	32.24	0.00	21.70	20.80	22.12	36.62
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	10.90	29.51	33.28	32.49	47.93	51.59	50.76	47.37	63.03
Activos Líquidos / Activos Totales (%)	10.09	26.66	30.86	30.31	44.98	37.98	44.68	41.40	55.06
Activos Líquidos + Inversiones / Depósitos Totales (%)	75.75	76.52	68.57	68.23	69.20	95.36	71.96	71.50	87.50
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.11	1.10	0.60	0.43	0.20	0.31	0.36	0.44	0.45
Utilidad Neta / Total de Activos (Promedio) (%)	1.01	0.86	0.49	0.35	0.15	0.20	0.22	0.28	0.22
Utilidad Neta / Patrimonio Total (Promedio) (%)	14.32	12.40	7.40	5.61	2.65	4.04	3.90	4.94	4.30
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.43	8.59	7.07	7.11	6.21	5.33	5.96	5.50	6.22
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.53	6.04	5.23	4.85	4.81	4.34	4.77	4.23	4.89



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.90	2.54	1.83	2.26	1.41	0.99	1.19	1.27	1.33
Egresos Generales / Ingresos de Operaciones (%)	66.25	81.65	85.74	90.94	94.12	94.73	94.50	91.77	93.35
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.47	3.44	2.83	2.89	3.43	4.98	5.41	4.62	5.38
PRODUCTIVIDAD									
Número de Empleados	9.00	9.00	10.00	9.00	9.00	9.00	10.00	10.00	9.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	1.00	1.00
Préstamos / Empleados	13,662.51	12,141.09	14,745.18	16,632.29	17,922.48	19,211.30	16,553.30	17,253.40	12,910.75
Depósitos Totales / Empleados	43,490.20	39,691.23	38,223.21	43,470.52	48,692.78	48,233.01	40,468.26	40,819.44	48,722.68
Utilidad Neta / Empleados	378.94	84.41	91.10	113.66	71.81	27.95	48.44	92.90	118.56
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	68.83	27.22	22.19	14.05	10.52	49.13	11.53	11.36	7.50
Préstamos (%)	19.02	64.48	114.00	79.33	31.18	58.23	12.26	15.26	-27.96
Locales (%)	0.00	0.00	216,826.40	124,801,577.42	714,938.19	0.00	-53.35	-37.95	-65.11
Extranjeros (%)	19.02	64.48	53.37	25.50	-9.56	28.62	38.23	38.08	-11.23
Depósitos (%)	73.65	25.52	23.16	15.43	11.96	21.52	5.87	4.33	0.06
Locales (%)	11.72	5.44	12.11	-25.94	-7.28	-55.08	-16.22	16.54	-17.94
Extranjeros (%)	75.59	26.12	23.29	16.10	12.35	23.43	6.11	4.21	0.36
Patrimonio (%)	15.48	15.61	10.00	-1.24	-9.01	-10.51	-7.30	7.32	13.53
Utilidad Neta (%)	0.00	19.96	-32.98	-57.02	-81.05	-66.89	-46.83	-9.19	65.11
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	124,249.51	110,706.46	148,678.78	151,121.41	162,765.72	174,551.19	167,186.29	174,195.67	117,606.04
Mención Especial	388.69	240.30	268.62	98.68	5.51	0.00	25.00	109.31	12.56
Subnormal	6.39	0.00	14.73	1.13	0.00	8.90	1.46	10.00	0.00
Dudoso	0.00	3.08	0.01	0.00	1.50	0.00	1.38	0.01	0.01
Irrecuperable	0.00	1.91	0.92	0.92	0.92	0.92	0.92	2.29	1.38
TASA DE INTERES ACTIVA									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
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	0.00	6.00	6.00	6.00	5.67	6.33	5.33	5.33
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	9.00	9.00	9.00	9.00	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	4.38	3.67	3.40	3.33	3.20	3.25	3.25	3.17	3.00
Persona Juridica	4.83	3.58	3.40	3.33	3.50	3.60	3.60	3.40	2.75