



Banco Trasatlántico, 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	142,790.88	155,075.75	150,547.54	145,233.99	137,912.14	116,920.69	110,054.71	99,967.32	94,152.76	
Activos Líquidos	64,349.35	81,887.59	79,351.74	79,880.89	79,303.66	56,772.55	47,228.77	39,748.35	29,303.36	
Total de Préstamos	43,369.84	42,643.82	41,064.85	38,668.31	28,405.00	29,425.66	28,164.32	25,570.75	23,157.27	
Locales	43,369.84	42,237.31	40,649.36	38,258.20	27,998.74	28,710.18	28,164.26	25,538.23	23,155.23	
Extranjeros	0.00	406.51	415.49	410.12	406.26	715.48	0.06	32.52	2.04	
Total de Inversiones	31,250.70	28,159.86	28,167.81	24,157.83	27,330.20	27,315.54	31,242.15	31,238.99	38,396.12	
Total de Depósitos	118,995.82	131,087.61	126,385.90	119,343.72	113,515.15	92,563.81	84,440.04	74,008.47	69,927.80	
Locales	102,929.41	105,073.94	99,124.98	92,250.21	100,676.26	79,649.04	76,005.62	70,274.01	67,063.18	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	102,929.41	105,073.94	99,124.98	92,250.21	80,676.26	79,649.04	76,005.62	70,274.01	67,063.18	
Depósitos de Bancos	0.00	0.00	0.00	0.00	20,000.00	0.00	0.00	0.00	0.00	
Extranjeros	16,066.41	26,013.67	27,260.91	27,093.51	12,838.89	12,914.77	8,434.42	3,734.46	2,864.62	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	16,066.41	26,013.67	27,260.91	27,093.51	12,838.89	12,914.77	8,434.42	3,734.46	2,864.62	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	21,164.65	21,648.38	21,812.14	22,172.05	20,805.47	20,776.26	20,716.46	20,376.47	20,199.41	
PROMEDIO (12 MESES)										
Total de Activos	144,247.22	150,535.18	149,597.51	141,966.67	140,351.51	135,998.22	130,301.13	122,600.66	116,032.45	
Activos Generadores de Ingresos	73,379.61	70,088.83	70,314.91	66,764.75	65,177.87	63,772.44	64,319.56	59,817.95	58,644.30	
Total de Prestamos	41,581.78	39,879.94	40,101.75	38,800.49	35,887.42	36,034.74	34,614.58	32,119.53	25,781.14	
Total de Inversiones	31,797.83	30,208.88	30,213.17	27,964.26	29,290.45	27,737.70	29,704.98	27,698.41	32,863.16	
Patrimonio Total	19,968.90	20,358.19	20,455.91	21,467.92	20,985.06	21,212.32	21,264.30	21,274.26	20,502.44	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	8,746.84	2,055.79	4,007.39	5,963.91	7,708.41	1,473.62	3,032.70	4,530.73	5,747.07	
Egreso de Operaciones	6,344.71	1,423.78	2,857.72	4,149.75	5,254.98	998.45	1,933.23	2,827.02	3,722.60	



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Ingreso Neto de Intereses	2,402.13	632.01	1,149.67	1,814.16	2,453.44	475.17	1,099.47	1,703.71	2,024.47
Otros Ingresos	740.78	126.73	284.49	542.98	955.50	71.09	139.47	210.45	940.76
Ingreso de Operaciones	3,142.91	758.74	1,434.16	2,357.14	3,408.94	546.26	1,238.94	1,914.17	2,965.23
Egresos Generales	1,899.08	351.59	826.21	1,334.25	2,319.95	534.83	1,231.00	2,250.29	3,233.68
Utilidad Antes de Provisiones	1,243.83	407.14	607.95	1,022.88	1,088.98	11.44	7.93	-336.13	-268.45
Utilidad del Periodo	1,063.83	362.14	517.95	887.88	923.48	-33.56	-67.07	-411.13	-382.65
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	1,586.54	1,812.23	1,266.71	3,291.26	1,482.98	1,504.47	762.52	2,919.35	2,978.12
Total Provisiones Para Préstamos	1,432.52	1,235.39	1,274.00	1,319.00	1,317.51	1,362.51	1,164.09	1,164.09	905.07
Préstamos Vencidos / Préstamos Totales (%)	3.66	4.25	3.08	8.51	5.22	5.11	2.71	11.42	12.86
Provisiones / Préstamos Vencidos (%)	90.29	68.17	100.58	40.08	88.84	90.56	152.66	39.88	30.39
Provisiones Para Préstamos / Préstamos Totales (%)	3.30	2.90	3.10	3.41	4.64	4.63	4.13	4.55	3.91
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	14.82	13.96	14.49	15.27	15.09	17.77	18.82	20.38	21.45
Patrimonio / Activos Generadores de Ing. (%)	28.36	30.58	31.51	35.29	37.33	36.62	34.87	35.87	32.82
Patrimonio / Préstamos Totales (%)	48.80	50.77	53.12	57.34	73.25	70.61	73.56	79.69	87.23
Indice de Adecuacion de Capital	29.82	31.58	33.52	32.59	0.00	32.20	32.20	33.93	18.90
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	54.08	62.47	62.79	66.93	69.86	61.33	55.93	53.71	41.91
Activos Líquidos / Activos Totales (%)	45.07	52.80	52.71	55.00	57.50	48.56	42.91	39.76	31.12
Activos Líquidos + Inversiones / Depósitos Totales (%)	80.34	83.95	85.07	87.18	93.94	90.84	92.93	95.92	96.81
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.45	2.07	1.47	1.77	1.42	-0.21	-0.21	-0.92	-0.65
Utilidad Neta / Total de Activos (Promedio) (%)	0.74	0.96	0.69	0.83	0.66	-0.10	-0.10	-0.45	-0.33
Utilidad Neta / Patrimonio Total (Promedio) (%)	5.33	7.12	5.06	5.51	4.40	-0.63	-0.63	-2.58	-1.87
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.92	11.73	11.40	11.91	11.83	9.24	9.43	10.10	9.80
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	8.65	8.13	8.13	8.29	8.06	6.26	6.01	6.30	6.35



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.27	3.61	3.27	3.62	3.76	2.98	3.42	3.80	3.45
Egresos Generales / Ingresos de Operaciones (%)	60.42	46.34	57.61	56.60	68.06	97.91	99.36	117.56	109.05
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.01	0.72	0.81	1.08	1.47	0.45	0.43	0.47	1.60
PRODUCTIVIDAD									
Número de Empleados	32.00	32.00	34.00	33.00	36.00	39.00	42.00	44.00	49.00
Número de Sucursales	3.00	3.00	3.00	3.00	3.00	0.00	3.00	0.00	0.00
Préstamos / Empleados	1,355.31	1,332.62	1,207.79	1,171.77	789.03	754.50	670.58	581.15	472.60
Depósitos Totales / Empleados	3,718.62	4,096.49	3,717.23	3,616.48	3,153.20	2,373.43	2,010.48	1,682.01	1,427.10
Utilidad Neta / Empleados	33.24	11.32	15.23	26.91	25.65	-0.86	-1.60	-9.34	-7.81
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	-2.00	6.22	1.28	4.71	-3.42	-24.60	-26.90	-31.17	-31.73
Préstamos (%)	8.99	14.89	4.92	-0.68	-34.51	-31.00	-31.42	-33.87	-18.47
Locales (%)	9.06	13.80	3.88	-1.72	-35.44	-32.03	-30.71	-33.25	-17.30
Extranjeros (%)	0.00	8,130,106.20	6,962.70	13,317.89	0.00	76.00	-99.99	-92.07	-99.50
Depósitos (%)	-3.53	5.80	1.36	3.63	-4.61	-29.39	-33.19	-37.99	-38.40
Locales (%)	-3.15	-1.69	-8.41	-7.25	-2.19	-24.20	-23.32	-23.82	-33.39
Extranjeros (%)	-5.93	52.81	65.61	72.59	-20.09	-50.35	-69.06	-86.22	-77.69
Patrimonio (%)	12.74	13.53	14.20	6.78	-1.70	-4.03	-5.02	-8.10	-2.91
Utilidad Neta (%)	15.08	22.82	-18.27	34.90	-13.19	-109.27	-112.95	-146.30	-141.44
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	40,235.74	39,037.03	37,653.10	35,567.02	27,995.38	29,253.36	26,221.29	23,562.42	20,957.83
Mencion Especial	1,826.40	1,978.84	1,915.70	1,161.64	415.20	396.81	374.15	303.88	251.87
Subnormal	1,034.24	1,770.22	893.10	1,870.33	197.87	184.80	2,022.37	1.95	309.15
Dudoso	992.78	450.78	1,241.60	762.99	850.62	814.66	710.61	2,315.31	2,275.65
Irrecuperable	713.20	642.34	635.34	625.34	263.45	138.54	0.00	551.30	267.84
TASA DE INTERES ACTIVA									
Comercio									



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Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	9.75	9.38	9.86	10.30	9.47	9.29	9.86	9.38	9.92
Al por Menor	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.00	10.25
Consumo									
Vivienda Hipotecaria	8.91	7.73	9.63	9.57	10.00	9.80	8.80	9.33	9.50
Prestamo Personal Auto	10.14	10.33	10.17	10.50	10.67	10.50	10.33	10.50	10.50
Prestamo Personal	8.96	8.58	8.52	8.88	8.83	8.88	8.82	9.18	9.08
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	5.27	4.89	4.57	4.35	4.22	4.17	4.11	4.21	4.35
Persona Juridica	4.88	4.59	4.25	4.03	3.78	3.80	3.90	4.05	4.22