

**BNP PARIBAS SUCURSAL PANAMÁ**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	3,418,228.74	3,054,662.59	3,140,134.54	2,868,753.50	1,271,992.06	773,487.19	67,445.61	46,383.88	0.00
ACTIVOS LIQUIDOS	808,627.46	564,331.37	818,905.85	832,710.99	758,497.86	583,381.51	55,123.47	42,463.19	0.00
TOTAL DE PRESTAMOS	2,563,348.62	2,446,714.51	2,296,325.43	2,008,425.25	499,483.51	175,163.04	6.35	0.00	0.00
LOCALES	549,324.52	559,641.19	598,343.96	458,256.02	177,828.49	157,618.84	6.35	0.00	0.00
EXTRANJEROS	2,014,024.09	1,887,073.32	1,697,981.47	1,550,169.23	321,655.02	17,544.20	0.00	0.00	0.00
TOTAL DE INVERSIONES	17,572.06	16,992.57	6,977.02	6,408.44	5,190.34	5,190.34	5,185.34	0.00	0.00
TOTAL DE DEPOSITOS	3,342,021.17	2,973,039.79	3,053,712.68	2,769,363.20	1,194,891.38	696,849.40	16,828.62	1,345.21	0.00
LOCALES	595,972.57	578,533.71	866,248.29	808,466.67	553,991.53	512,285.79	13,836.90	1,242.72	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	260,433.13	280,560.04	407,987.93	334,506.44	213,911.18	190,230.71	8,140.04	62.89	0.00
DEPOSITOS DE BANCOS	335,539.44	297,973.66	458,260.35	473,960.23	340,080.35	322,055.08	5,696.86	1,179.83	0.00
EXTRANJEROS	2,746,048.59	2,394,506.08	2,187,464.40	1,960,896.52	640,899.85	184,563.62	2,991.72	102.50	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	51,305.06	54,242.30	60,535.86	54,207.03	46,782.72	35,315.44	80.81	67.33	0.00
DEPOSITOS DE BANCOS	2,694,743.53	2,340,263.78	2,126,928.54	1,906,689.50	594,117.13	149,248.17	2,910.91	35.16	0.00
PATRIMONIO TOTAL	38,690.13	45,164.92	53,755.45	60,926.12	48,222.96	48,684.54	32,241.68	36,129.97	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,943,581.47	2,887,247.44	3,180,470.26	3,103,904.82	2,345,110.40	1,914,074.89	1,603,790.07	1,457,568.69	0.00
ACTIVOS GENERADORES DE INGRESOS	2,147,399.77	2,176,147.80	2,304,340.98	2,347,390.88	1,542,797.27	1,322,030.23	1,154,247.07	1,007,416.84	0.00
TOTAL DE PRESTAMOS	2,127,783.68	2,156,198.12	2,291,236.58	2,334,848.05	1,531,416.06	1,310,938.78	1,148,165.89	1,004,212.62	0.00
TOTAL DE INVERSIONES	19,616.08	19,949.68	13,104.40	12,542.83	11,381.20	11,091.46	6,081.18	3,204.22	0.00
PATRIMONIO TOTAL	29,428.63	34,507.67	41,006.05	46,403.80	43,456.54	46,924.73	42,998.57	48,528.05	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	118,871.67	19,520.17	39,383.99	54,880.89	65,383.68	3,368.25	3,956.67	3,955.72	0.00
EGRESOS DE OPERACIONES	95,615.46	11,590.75	22,328.44	28,976.68	33,208.24	1,410.52	1,671.33	1,673.22	0.00
INGRESO NETO DE INTERESES	23,256.21	7,929.42	17,055.55	25,904.21	32,175.44	1,957.72	2,285.33	2,282.50	0.00

**BNP PARIBAS SUCURSAL PANAMÁ**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	9,445.80	2,489.45	5,632.38	8,795.70	6,560.56	1,875.56	10,130.08	16,111.27	0.00
INGRESO DE OPERACIONES	32,702.01	10,418.87	22,687.93	34,699.91	38,736.00	3,833.29	12,415.41	18,393.77	0.00
EGRESOS GENERALES	14,369.73	3,944.09	7,244.98	12,086.29	28,825.54	3,371.71	5,673.73	7,763.80	0.00
UTILIDAD ANTES DE PROVISIONES	18,332.28	6,474.79	15,442.95	22,613.62	9,910.46	461.58	6,741.68	10,629.97	0.00
UTILIDAD DEL PERIODO	18,332.28	6,474.79	15,442.76	22,613.43	9,910.27	461.58	6,741.68	10,629.97	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	1.29	0.91	0.67	0.48	0.29	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	16.03	15.73	15.69	15.69	15.69	0.00	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	1,243.08	1,726.82	2,341.41	3,255.59	5,346.01	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	1.13	1.48	1.71	2.12	3.79	6.29	47.80	77.89	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	1.50	1.83	2.33	3.02	9.56	26.99	621.02	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	1.51	1.85	2.34	3.03	9.65	27.79	507,560.75	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.20	18.98	26.82	30.07	63.48	83.72	327.56	3,156.61	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	23.66	18.47	26.08	29.03	59.63	75.42	81.73	91.55	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	24.72	19.55	27.05	30.30	63.91	84.46	358.37	3,156.61	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.85	1.19	1.34	1.28	0.64	0.14	1.17	1.41	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.62	0.90	0.97	0.97	0.42	0.10	0.84	0.97	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	62.29	75.05	75.32	64.98	22.81	3.93	31.36	29.21	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.54	3.59	3.42	3.12	4.24	1.02	0.69	0.52	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.45	2.13	1.94	1.65	2.15	0.43	0.29	0.22	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.08	1.46	1.48	1.47	2.09	0.59	0.40	0.30	0.00



**BNP PARIBAS SUCURSAL PANAMÁ**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ZONA LIBRE	4.73	6.08	5.60	5.94	5.81	5.18	0.00	0.00	0.00
RESTO DEL PAIS	5.34	5.97	5.60	5.50	5.50	5.50	0.00	0.00	0.00
AL POR MENOR	5.75	5.59	6.47	5.56	5.11	5.35	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	8.12	6.87	6.80	6.80	6.76	6.63	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	4.26	3.23	3.36	3.23	3.49	3.36	0.00	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.72	1.83	1.18	1.82	2.00	0.90	0.00	0.00	0.00
PERSONA JURIDICA	1.98	1.20	0.42	0.58	0.69	0.19	0.00	0.00	0.00