

**BANCO BILBAO VIZCAYA ARGENTARIA (PANAMÁ), S.A.**  
**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	1,665,737.91	1,653,797.65	1,785,296.01	1,956,275.26	1,980,532.34	1,937,337.05	1,953,257.40	2,048,247.54	2,118,442.21
ACTIVOS LIQUIDOS	165,760.50	174,552.12	286,554.28	419,499.50	412,102.77	387,475.48	343,175.78	413,493.79	411,436.50
TOTAL DE PRESTAMOS	1,460,180.16	1,443,002.62	1,464,592.85	1,491,094.71	1,529,310.06	1,505,418.70	1,550,340.94	1,567,462.97	1,631,885.73
LOCALES	1,399,153.52	1,396,890.37	1,419,281.28	1,445,930.56	1,481,800.62	1,456,782.33	1,497,732.43	1,509,153.41	1,566,877.74
EXTRANJEROS	61,026.64	46,112.26	45,311.57	45,164.15	47,509.44	48,636.37	52,608.51	58,309.55	65,007.99
TOTAL DE INVERSIONES	4,296.33	4,352.71	4,396.81	4,458.09	9,506.44	11,040.40	21,188.54	28,697.36	36,652.85
TOTAL DE DEPOSITOS	1,383,011.44	1,318,083.29	1,330,328.11	1,472,496.86	1,543,161.51	1,521,133.03	1,575,772.80	1,590,238.14	1,663,777.96
LOCALES	1,062,460.31	1,053,043.79	1,091,451.02	1,221,736.27	1,312,551.73	1,290,374.01	1,325,254.68	1,368,740.42	1,440,847.36
DEPOSITOS DE OFICIALES	60,628.13	60,259.58	60,273.71	61,386.81	101,373.89	105,130.53	114,130.96	114,131.68	114,129.32
DEPOSITOS DE PARTICULARES	881,854.25	892,370.65	924,345.97	1,040,053.56	1,117,694.84	1,135,486.06	1,164,582.67	1,178,463.65	1,230,023.30
DEPOSITOS DE BANCOS	119,977.93	100,413.56	106,831.34	120,295.90	93,483.00	49,757.42	46,541.04	76,145.10	96,694.74
EXTRANJEROS	320,551.13	265,039.50	238,877.09	250,760.59	230,609.78	230,759.02	250,518.12	221,497.72	222,930.59
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	160,287.64	157,938.58	144,153.06	158,396.67	139,370.70	136,888.13	158,460.84	129,292.06	129,626.69
DEPOSITOS DE BANCOS	160,263.49	107,100.92	94,724.02	92,363.92	91,239.08	93,870.88	92,057.28	92,205.66	93,303.90
PATRIMONIO TOTAL	214,161.92	223,744.72	234,130.09	245,860.43	231,030.13	240,808.38	250,688.45	261,830.59	271,117.18
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,542,318.74	1,581,659.94	1,668,441.33	1,805,425.58	1,823,135.12	1,795,567.35	1,869,276.71	2,002,261.40	2,049,487.27
ACTIVOS GENERADORES DE INGRESOS	1,355,045.40	1,372,536.98	1,407,549.34	1,471,822.00	1,501,646.49	1,481,907.21	1,520,259.58	1,545,856.57	1,603,677.54
TOTAL DE PRESTAMOS	1,350,098.59	1,367,565.20	1,402,158.31	1,466,499.33	1,494,745.11	1,474,210.66	1,507,466.90	1,529,278.84	1,580,597.89
TOTAL DE INVERSIONES	4,946.82	4,971.78	5,391.04	5,322.67	6,901.38	7,696.55	12,792.68	16,577.73	23,079.64
PATRIMONIO TOTAL	193,917.79	205,803.62	215,703.17	226,296.35	222,596.02	232,276.55	242,409.27	253,845.51	251,073.65
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	101,699.33	25,643.18	52,314.91	79,468.82	107,477.24	27,702.56	55,278.48	83,774.80	111,932.00
EGRESOS DE OPERACIONES	43,221.74	8,889.49	18,004.33	27,752.28	39,063.29	10,889.51	21,282.18	32,264.53	43,185.36
INGRESO NETO DE INTERESES	58,477.59	16,753.68	34,310.58	51,716.54	68,413.95	16,813.05	33,996.30	51,510.27	68,746.63

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OTROS INGRESOS	22,145.63	2,713.98	5,592.34	10,668.40	14,429.03	2,826.93	6,489.61	12,342.98	24,376.49
INGRESO DE OPERACIONES	80,623.22	19,467.67	39,902.92	62,384.94	82,842.98	19,639.98	40,485.91	63,853.25	93,123.13
EGRESOS GENERALES	30,797.34	8,772.29	17,611.11	27,373.62	38,469.43	8,638.96	18,253.09	28,338.78	46,538.10
UTILIDAD ANTES DE PROVISIONES	49,825.88	10,695.37	22,291.81	35,011.31	44,373.55	11,001.02	22,232.82	35,514.47	46,585.03
UTILIDAD DEL PERIODO	41,454.12	9,545.37	19,864.08	31,598.03	40,725.26	9,993.41	20,361.21	31,932.86	41,584.66
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	10,322.88	10,088.61	12,008.76	12,626.68	12,727.74	12,785.02	12,750.47	14,221.90	13,533.34
TOTAL PROVISIONES PARA PRESTAMOS	16,514.83	16,956.09	17,475.02	17,442.53	15,448.29	16,455.91	15,807.80	16,174.17	16,496.14
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.71	0.70	0.82	0.85	0.83	0.85	0.82	0.91	0.83
PROVISIONES / PRESTAMOS VENCIDOS (%)	159.98	168.07	145.52	138.14	121.37	128.71	123.98	113.73	121.89
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.13	1.18	1.19	1.17	1.01	1.09	1.02	1.03	1.01
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.86	13.53	13.11	12.57	11.67	12.43	12.83	12.78	12.80
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.62	15.46	15.94	16.44	15.01	15.88	15.95	16.40	16.25
PATRIMONIO / PRESTAMOS TOTALES (%)	14.67	15.51	15.99	16.49	15.11	16.00	16.17	16.70	16.61
INDICE DE ADECUACION DE CAPITAL	17.33	18.52	19.02	17.32	16.61	17.30	17.79	18.46	17.69
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.99	13.24	21.54	28.49	26.71	25.47	21.78	26.00	24.73
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.95	10.55	16.05	21.44	20.81	20.00	17.57	20.19	19.42
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	12.30	13.57	21.87	28.79	27.32	26.20	23.12	27.81	26.93
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.06	2.78	2.82	2.86	2.71	2.70	2.68	2.75	2.59
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.69	2.41	2.38	2.33	2.23	2.23	2.18	2.13	2.03
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	21.38	18.55	18.42	18.62	18.30	17.21	16.80	16.77	16.56
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.51	7.47	7.43	7.20	7.16	7.48	7.27	7.23	6.98
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.19	2.59	2.56	2.51	2.60	2.94	2.80	2.78	2.69
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.32	4.88	4.88	4.69	4.56	4.54	4.47	4.44	4.29



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ZONA LIBRE	5.79	6.59	6.78	7.18	6.75	6.86	6.54	6.18	5.99
RESTO DEL PAIS	7.29	7.88	7.38	7.71	7.60	7.43	7.66	7.71	7.48
AL POR MENOR	8.80	8.72	8.57	8.78	8.68	8.37	8.70	8.69	8.69
CONSUMO									
VIVIENDA HIPOTECARIA	6.86	6.88	6.83	6.86	6.86	6.76	6.58	6.77	6.71
PRESTAMO PERSONAL AUTO	6.70	6.69	6.76	6.76	6.83	6.78	6.82	6.88	6.85
PRESTAMO PERSONAL	8.13	8.24	8.16	7.73	7.83	7.88	7.90	7.95	7.86
TARJETA DE CREDITO	18.12	18.16	18.30	18.15	17.90	18.02	17.88	18.10	18.39
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.54	3.40	3.55	3.58	3.63	3.55	3.42	3.35	3.34
PERSONA JURIDICA	3.25	3.43	3.41	3.44	3.33	3.21	3.08	3.08	3.16