

**PRODUBANK (PANAMÁ), S.A.**  
**ESTADÍSTICAS 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	466,984.55	589,604.30	459,755.44	467,003.75	502,005.29	493,981.81	471,090.09	438,941.26	435,260.07
ACTIVOS LIQUIDOS	210,030.61	223,938.15	205,434.25	193,355.84	276,410.26	248,972.61	219,381.62	171,795.34	140,061.17
TOTAL DE PRESTAMOS	161,302.34	172,901.66	165,533.05	172,534.02	116,196.71	119,516.08	127,688.06	138,834.71	144,382.27
LOCALES	50,099.72	32,363.11	19,500.30	27,876.28	17,481.20	31,072.08	38,262.06	45,757.84	34,764.90
EXTRANJEROS	111,202.62	140,538.55	146,032.75	144,657.74	98,715.51	88,444.00	89,425.99	93,076.87	109,617.37
TOTAL DE INVERSIONES	93,221.76	190,027.78	85,776.49	98,503.47	107,287.06	122,951.73	120,617.60	125,020.74	148,125.12
TOTAL DE DEPOSITOS	438,235.02	434,097.08	404,682.56	408,194.35	438,504.13	434,395.17	412,907.59	405,721.65	401,453.42
LOCALES	7,113.61	3,902.53	3,419.30	4,668.45	5,837.61	6,755.43	4,347.23	3,977.83	8,757.35
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	7,113.61	3,902.53	3,419.30	4,668.45	5,837.61	6,755.43	4,347.23	3,977.83	8,757.35
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	431,121.41	430,194.55	401,263.26	403,525.91	432,666.52	427,639.74	408,560.36	401,743.82	392,696.07
DEPOSITOS DE OFICIALES	8.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	427,913.75	427,772.73	399,461.54	401,717.97	428,451.25	427,065.36	407,796.35	401,205.54	390,292.89
DEPOSITOS DE BANCOS	3,198.88	2,421.82	1,801.72	1,807.94	4,215.27	574.38	764.02	538.28	2,403.18
PATRIMONIO TOTAL	23,223.48	23,522.23	23,921.16	25,947.35	26,365.63	26,357.24	26,533.57	26,377.17	26,438.20
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	444,767.83	492,486.98	435,992.59	443,191.13	484,494.92	541,793.06	465,422.77	452,972.51	468,632.68
ACTIVOS GENERADORES DE INGRESOS	315,662.87	320,069.12	266,831.23	280,279.80	239,003.94	302,698.62	249,807.60	267,446.47	257,995.59
TOTAL DE PRESTAMOS	142,132.48	141,085.71	156,492.43	161,112.33	138,749.53	146,208.87	146,610.55	155,684.36	130,289.49
TOTAL DE INVERSIONES	173,530.39	178,983.40	110,338.80	119,167.47	100,254.41	156,489.76	103,197.04	111,762.11	127,706.09
PATRIMONIO TOTAL	24,373.67	24,902.87	24,863.68	25,062.56	24,794.56	24,939.74	25,227.36	26,162.26	26,401.92
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	19,617.59	4,262.20	7,944.92	11,566.52	14,864.00	2,870.26	5,868.64	9,015.57	12,444.46
EGRESOS DE OPERACIONES	15,181.88	3,473.36	6,359.09	8,899.82	11,677.06	2,558.69	5,009.96	7,317.76	9,447.97
INGRESO NETO DE INTERESES	4,435.71	788.84	1,585.83	2,666.71	3,186.94	311.57	858.68	1,697.82	2,996.49

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OTROS INGRESOS	10,814.20	3,983.14	7,218.62	9,714.47	12,860.09	4,197.78	9,924.89	15,500.77	21,718.06
INGRESO DE OPERACIONES	15,249.91	4,771.98	8,804.45	12,381.18	16,047.02	4,509.35	10,783.57	17,198.59	24,714.55
EGRESOS GENERALES	14,353.64	4,520.44	8,320.03	11,362.23	14,979.98	4,470.02	10,645.04	16,883.93	24,125.48
UTILIDAD ANTES DE PROVISIONES	896.27	251.54	484.42	1,018.95	1,067.04	39.33	138.53	314.66	589.07
UTILIDAD DEL PERIODO	646.27	251.54	484.42	928.95	1,067.04	39.33	138.53	314.66	589.07
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	6.40	0.92	25.92	12.29	12.12	10.39	36.89	115.56	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,471.30	1,659.35	1,681.99	1,783.27	1,423.28	1,450.01	1,475.71	1,503.18	1,609.21
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.02	0.01	0.01	0.01	0.03	0.08	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	22,986.95	181,189.06	6,490.13	14,505.97	11,745.87	13,953.31	4,000.09	1,300.80	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.91	0.96	1.02	1.03	1.22	1.21	1.16	1.08	1.11
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	4.97	3.99	5.20	5.56	5.25	5.34	5.63	6.01	6.07
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.12	6.48	9.52	9.57	11.80	10.87	10.69	10.00	9.04
PATRIMONIO / PRESTAMOS TOTALES (%)	14.40	13.60	14.45	15.04	22.69	22.05	20.78	19.00	18.31
INDICE DE ADECUACION DE CAPITAL	23.00	21.74	20.78	22.12	36.62	32.47	30.30	25.68	23.11
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	47.93	51.59	50.76	47.37	63.03	57.31	53.13	42.34	34.89
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	44.98	37.98	44.68	41.40	55.06	50.40	46.57	39.14	32.18
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	69.20	95.36	71.96	71.50	87.50	85.62	82.34	73.16	71.79
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.20	0.31	0.36	0.44	0.45	0.05	0.11	0.16	0.23
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.15	0.20	0.22	0.28	0.22	0.03	0.06	0.09	0.13
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	2.65	4.04	3.90	4.94	4.30	0.63	1.10	1.60	2.23
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.21	5.33	5.96	5.50	6.22	3.79	4.70	4.49	4.82
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.81	4.34	4.77	4.23	4.89	3.38	4.01	3.65	3.66
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.41	0.99	1.19	1.27	1.33	0.41	0.69	0.85	1.16



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ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	6.16	5.42	5.00
RESTO DEL PAIS	5.72	5.42	5.98	5.41	5.18	6.45	4.91	5.51	5.61
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	7.57	8.11	7.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	6.75	6.75	6.75
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	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	3.15	3.10	3.12	3.12	2.93	2.58	2.53	3.18	2.21
PERSONA JURIDICA	3.34	3.27	3.27	3.28	2.93	2.81	2.71	2.43	1.87