

BANCO TRASATLÁNTICO, 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	137,912.14	116,920.69	110,054.71	99,967.32	94,152.76	63,125.05	70,673.57	81,272.42	110,186.18
ACTIVOS LIQUIDOS	79,303.66	56,772.55	47,228.77	39,748.35	29,303.36	8,188.55	10,818.68	16,041.22	24,031.73
TOTAL DE PRESTAMOS	28,405.00	29,425.66	28,164.32	25,570.75	23,157.27	23,035.14	22,965.72	27,094.55	46,111.54
LOCALES	27,998.74	28,710.18	28,164.26	25,538.23	23,155.23	23,035.14	22,965.72	27,094.47	42,409.02
EXTRANJEROS	406.26	715.48	0.06	32.52	2.04	0.00	0.00	0.08	3,702.53
TOTAL DE INVERSIONES	27,330.20	27,315.54	31,242.15	31,238.99	38,396.12	28,316.14	31,367.49	32,942.24	34,942.88
TOTAL DE DEPOSITOS	113,515.15	92,563.81	84,440.04	74,008.47	69,927.80	39,735.12	48,666.19	58,292.83	82,143.66
LOCALES	100,676.26	79,649.04	76,005.62	70,274.01	67,063.18	38,019.68	45,033.30	54,085.73	63,182.78
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	80,676.26	79,649.04	76,005.62	70,274.01	67,063.18	38,019.68	45,033.30	54,085.73	63,182.78
DEPOSITOS DE BANCOS	20,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	12,838.89	12,914.77	8,434.42	3,734.46	2,864.62	1,715.44	3,632.89	4,207.10	18,960.88
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	12,838.89	12,914.77	8,434.42	3,734.46	2,864.62	1,715.44	3,632.89	4,207.10	18,960.88
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	20,805.47	20,776.26	20,716.46	20,376.47	20,199.41	21,140.62	20,081.32	16,369.44	16,608.55
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	140,351.51	135,998.22	130,301.13	122,600.66	116,032.45	90,022.87	90,364.14	90,619.87	102,169.47
ACTIVOS GENERADORES DE INGRESOS	65,177.87	63,772.44	64,319.56	59,817.95	58,644.30	54,046.24	56,869.84	58,423.27	71,303.91
TOTAL DE PRESTAMOS	35,887.42	36,034.74	34,614.58	32,119.53	25,781.14	26,230.40	25,565.02	26,332.65	34,634.41
TOTAL DE INVERSIONES	29,290.45	27,737.70	29,704.98	27,698.41	32,863.16	27,815.84	31,304.82	32,090.62	36,669.50
PATRIMONIO TOTAL	20,985.06	21,212.32	21,264.30	21,274.26	20,502.44	20,958.44	20,398.89	18,372.96	18,403.98
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	7,708.41	1,473.62	3,032.70	4,530.73	5,747.07	677.21	1,424.88	2,319.17	3,627.22
EGRESOS DE OPERACIONES	5,254.98	998.45	1,933.23	2,827.02	3,722.60	448.10	891.69	1,550.49	2,273.18
INGRESO NETO DE INTERESES	2,453.44	475.17	1,099.47	1,703.71	2,024.47	229.11	533.20	768.67	1,354.04

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OTROS INGRESOS	955.50	71.09	139.47	210.45	940.76	323.77	756.25	2,349.66	3,288.08
INGRESO DE OPERACIONES	3,408.94	546.26	1,238.94	1,914.17	2,965.23	552.88	1,289.45	3,118.33	4,642.12
EGRESOS GENERALES	2,319.95	534.83	1,231.00	2,250.29	3,233.68	940.87	2,317.17	3,403.90	4,721.30
UTILIDAD ANTES DE PROVISIONES	1,088.98	11.44	7.93	(336.13)	(268.45)	(387.99)	(1,027.72)	(285.57)	(79.18)
UTILIDAD DEL PERIODO	923.48	(33.56)	(67.07)	(411.13)	(382.65)	(387.99)	(811.84)	26.15	232.54
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,482.98	1,504.47	762.52	2,919.35	2,978.12	2,962.07	1,071.11	1,962.38	1,075.51
TOTAL PROVISIONES PARA PRESTAMOS	1,317.51	1,362.51	1,164.09	1,164.09	905.07	905.07	802.02	706.19	679.06
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	5.22	5.11	2.71	11.42	12.86	12.86	4.66	7.24	2.33
PROVISIONES / PRESTAMOS VENCIDOS (%)	88.84	90.56	152.66	39.88	30.39	30.56	74.88	35.99	63.14
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	4.64	4.63	4.13	4.55	3.91	3.93	3.49	2.61	1.47
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	15.09	17.77	18.82	20.38	21.45	33.49	28.41	20.14	15.07
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	37.33	36.62	34.87	35.87	32.82	41.17	36.96	27.27	20.49
PATRIMONIO / PRESTAMOS TOTALES (%)	73.25	70.61	73.56	79.69	87.23	91.78	87.44	60.42	36.02
INDICE DE ADECUACION DE CAPITAL	30.91	32.27	32.40	33.93	41.93	77.26	50.50	39.46	30.30
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	69.86	61.33	55.93	53.71	41.91	20.61	22.23	27.52	29.26
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	57.50	48.56	42.91	39.76	31.12	12.97	15.31	19.74	21.81
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	93.94	90.84	92.93	95.92	96.81	91.87	86.68	84.03	71.79
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.42	(0.21)	(0.21)	(0.92)	(0.65)	(2.87)	(2.86)	0.06	0.33
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.66	(0.10)	(0.10)	(0.45)	(0.33)	(1.72)	(1.80)	0.04	0.23
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.40	(0.63)	(0.63)	(2.58)	(1.87)	(7.40)	(7.96)	0.19	1.26
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.83	9.24	9.43	10.10	9.80	5.01	5.01	5.29	5.09
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.06	6.26	6.01	6.30	6.35	3.32	3.14	3.54	3.19
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.76	2.98	3.42	3.80	3.45	1.70	1.88	1.75	1.90

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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 PAIS	9.54	9.13	9.86	9.16	9.86	9.00	0.00	9.75	0.00
AL POR MENOR	0.00	0.00	0.00	5.50	10.20	10.43	8.57	9.42	8.80
CONSUMO									
VIVIENDA HIPOTECARIA	9.68	9.62	8.78	9.30	9.38	9.15	9.25	9.45	8.46
PRESTAMO PERSONAL AUTO	10.53	10.44	10.25	10.38	10.15	10.13	10.08	9.87	10.11
PRESTAMO PERSONAL	8.85	8.75	8.66	9.14	8.90	9.51	9.86	9.57	9.62
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	4.42	4.34	4.18	3.96	4.29	4.39	4.40	4.38	4.50
PERSONA JURIDICA	3.48	3.78	3.55	3.70	3.83	3.98	4.36	4.27	4.26