

BANCO COLPATRIA-RED MULTIBANCA COLPATRIA, S.A., 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	28,860.79	32,489.49	27,016.76	29,969.93	46,874.04	38,528.35	44,292.45	41,491.80	42,459.28
ACTIVOS LIQUIDOS	6,559.39	5,549.33	810.36	444.71	7,074.94	3,136.98	2,173.13	3,066.57	2,102.38
TOTAL DE PRESTAMOS	21,870.35	26,373.93	25,570.81	29,055.62	39,288.29	34,743.82	41,523.84	37,900.41	39,859.37
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	21,870.35	26,373.93	25,570.81	29,055.62	39,288.29	34,743.82	41,523.84	37,900.41	39,859.37
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	20,836.57	20,283.16	16,502.23	16,482.87	18,451.35	19,864.08	21,132.99	19,742.51	19,119.39
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	20,836.57	20,283.16	16,502.23	16,482.87	18,451.35	19,864.08	21,132.99	19,742.51	19,119.39
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	20,836.57	20,283.16	16,502.23	16,482.87	18,451.35	19,864.08	21,132.99	19,742.51	19,119.39
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	3,422.95	3,531.65	3,657.09	3,720.81	3,802.35	3,884.89	3,979.27	4,075.93	4,161.28
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	32,050.43	34,543.04	34,766.27	31,098.56	37,867.42	35,508.92	35,654.61	35,730.86	44,666.66
ACTIVOS GENERADORES DE INGRESOS	27,170.27	30,370.97	30,924.88	29,393.33	30,579.32	30,558.88	33,547.33	33,478.01	39,573.83
TOTAL DE PRESTAMOS	27,170.27	30,370.97	30,924.88	29,393.33	30,579.32	30,558.88	33,547.33	33,478.01	39,573.83
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	3,391.71	3,459.32	3,538.44	3,589.00	3,612.65	3,708.27	3,818.18	3,898.37	3,981.82
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,130.97	492.42	1,019.45	1,448.85	1,968.02	501.04	1,004.74	1,513.73	2,026.35
EGRESOS DE OPERACIONES	1,399.70	278.12	574.00	842.60	1,158.27	315.79	620.36	915.06	1,205.90
INGRESO NETO DE INTERESES	731.27	214.31	445.44	606.25	809.75	185.25	384.38	598.66	820.45

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	387.15	125.36	252.80	380.36	507.29	132.30	264.91	396.36	530.06
INGRESO DE OPERACIONES	1,118.42	339.67	698.25	986.61	1,317.05	317.55	649.28	995.02	1,350.51
EGRESOS GENERALES	935.96	200.97	404.10	598.74	817.64	205.01	412.36	631.43	869.32
UTILIDAD ANTES DE PROVISIONES	182.46	138.70	294.15	387.87	499.40	112.54	236.92	363.59	481.19
UTILIDAD DEL PERIODO	62.46	108.70	234.15	297.87	379.40	82.54	176.92	273.59	358.94
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	170.00	200.00	230.00	260.00	290.00	320.00	350.00	380.00	410.00
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 (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.78	0.76	0.90	0.89	0.74	0.92	0.84	1.00	1.03
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.86	10.87	13.54	12.42	8.11	10.08	8.98	9.82	9.80
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.65	13.39	14.30	12.81	9.68	11.18	9.58	10.75	10.44
PATRIMONIO / PRESTAMOS TOTALES (%)	15.65	13.39	14.30	12.81	9.68	11.18	9.58	10.75	10.44
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	31.48	27.36	4.91	2.70	38.34	15.79	10.28	15.53	11.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	22.73	17.08	3.00	1.48	15.09	8.14	4.91	7.39	4.95
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	31.48	27.36	4.91	2.70	38.34	15.79	10.28	15.53	11.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.23	1.43	1.51	1.35	1.24	1.08	1.05	1.09	0.91
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.19	1.26	1.35	1.28	1.00	0.93	0.99	1.02	0.80
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	1.84	12.57	13.23	11.07	10.50	8.90	9.27	9.36	9.01
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.84	6.49	6.59	6.57	6.44	6.56	5.99	6.03	5.12
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.15	3.66	3.71	3.82	3.79	4.13	3.70	3.64	3.05
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.69	2.82	2.88	2.75	2.65	2.42	2.29	2.38	2.07

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	83.69	59.17	57.87	60.69	62.08	64.56	63.51	63.46	64.37
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.42	1.65	1.63	1.73	1.66	1.73	1.58	1.58	1.34
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	7.00	7.00	7.00	7.00	7.00	8.00	8.00	7.00	7.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	3,124.34	3,767.70	3,652.97	4,150.80	5,612.61	4,342.98	5,190.48	5,414.34	5,694.20
DEPOSITOS TOTALES / EMPLEADOS	2,976.65	2,897.59	2,357.46	2,354.70	2,635.91	2,483.01	2,641.62	2,820.36	2,731.34
UTILIDAD NETA / EMPLEADOS	8.92	15.53	33.45	42.55	54.20	10.32	22.12	39.08	51.28
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(18.10)	(11.22)	(36.45)	(7.00)	62.41	18.59	63.94	38.44	(9.42)
PRESTAMOS (%)	(32.64)	(23.26)	(29.52)	(2.27)	79.64	31.74	62.39	30.44	1.45
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(32.64)	(23.26)	(29.52)	(2.27)	79.64	31.74	62.39	30.44	1.45
DEPOSITOS (%)	14.70	2.19	(18.34)	(35.56)	(11.45)	(2.07)	28.06	19.78	3.62
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	14.70	2.19	(18.34)	(35.56)	(11.45)	(2.07)	28.06	19.78	3.62
PATRIMONIO (%)	1.86	4.27	6.94	7.63	11.08	10.00	8.81	9.54	9.44
UTILIDAD NETA (%)	451.46	310.11	294.79	208.02	507.41	(24.06)	(24.44)	(8.15)	(5.39)
CLASIFICACION PRESTAMOS									
NORMAL	22,040.35	26,573.93	25,800.81	29,315.62	39,578.29	35,063.82	41,873.84	38,278.15	40,269.37
MENCION ESPECIAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUBNORMAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DUDOSO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.25	0.00