

BANCO BILBAO VIZCAYA ARGENTARIA (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,113,902.65	2,212,844.53	2,111,040.46	2,126,539.58	2,171,749.40	2,203,556.75	2,094,861.28	2,105,527.19	2,120,416.30
ACTIVOS LIQUIDOS	411,436.50	489,628.66	418,214.85	413,618.30	408,449.14	564,814.67	384,854.01	426,223.36	568,046.95
TOTAL DE PRESTAMOS	1,631,885.73	1,646,935.27	1,609,261.86	1,625,450.54	1,688,688.73	1,572,432.20	1,637,566.68	1,606,430.25	1,466,289.41
LOCALES	1,566,877.74	1,598,138.09	1,583,627.91	1,599,614.29	1,665,648.82	1,550,580.56	1,619,538.42	1,588,533.11	1,448,755.00
EXTRANJEROS	65,007.99	48,797.18	25,633.95	25,836.24	23,039.91	21,851.64	18,028.26	17,897.14	17,534.41
TOTAL DE INVERSIONES	36,652.85	31,782.86	42,979.81	44,841.40	29,827.32	28,059.87	28,510.48	25,317.93	31,877.76
TOTAL DE DEPOSITOS	1,663,777.96	1,697,233.71	1,642,364.15	1,643,276.43	1,665,692.34	1,685,619.19	1,557,847.52	1,563,668.30	1,608,352.49
LOCALES	1,440,847.36	1,479,291.70	1,430,891.04	1,430,756.45	1,451,950.58	1,458,892.89	1,327,834.79	1,325,744.34	1,392,848.73
DEPOSITOS DE OFICIALES	114,129.32	114,135.34	114,219.25	114,220.22	104,128.20	114,131.18	14,079.05	14,086.36	14,081.85
DEPOSITOS DE PARTICULARES	1,230,023.30	1,237,492.58	1,233,656.46	1,256,736.91	1,269,648.86	1,266,777.15	1,284,236.15	1,277,977.24	1,326,532.95
DEPOSITOS DE BANCOS	96,694.74	127,663.78	83,015.33	59,799.33	78,173.52	77,984.56	29,519.59	33,680.75	52,233.94
EXTRANJEROS	222,930.59	217,942.01	211,473.11	212,519.98	213,741.76	226,726.30	230,012.73	237,923.95	215,503.76
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	129,626.69	123,599.74	119,225.14	117,414.42	116,432.23	130,942.41	132,883.10	141,149.56	118,572.48
DEPOSITOS DE BANCOS	93,303.90	94,342.27	92,247.97	95,105.56	97,309.53	95,783.89	97,129.63	96,774.39	96,931.27
PATRIMONIO TOTAL	271,111.22	281,627.48	289,781.39	298,043.31	305,300.37	282,225.67	289,618.61	300,732.13	307,075.99
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,047,217.50	2,075,090.79	2,032,148.93	2,087,393.56	2,142,826.02	2,208,200.64	2,102,950.87	2,116,033.39	2,146,082.85
ACTIVOS GENERADORES DE INGRESOS	1,603,677.54	1,597,588.61	1,611,885.58	1,633,226.14	1,693,527.32	1,639,605.10	1,659,159.42	1,651,020.06	1,608,341.61
TOTAL DE PRESTAMOS	1,580,597.89	1,576,176.99	1,579,801.40	1,596,456.75	1,660,287.23	1,609,683.73	1,623,414.27	1,615,940.39	1,577,489.07
TOTAL DE INVERSIONES	23,079.64	21,411.63	32,084.18	36,769.38	33,240.09	29,921.36	35,745.15	35,079.67	30,852.54
PATRIMONIO TOTAL	251,070.67	261,217.93	270,234.92	279,936.95	288,205.80	281,926.58	289,700.00	299,387.72	306,188.18
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	111,932.00	27,611.28	55,144.70	82,243.32	109,729.25	26,846.64	53,128.98	81,049.70	106,961.10
EGRESOS DE OPERACIONES	43,185.36	10,597.25	21,466.19	31,809.53	42,273.72	10,437.25	20,811.34	31,393.15	43,435.29
INGRESO NETO DE INTERESES	68,746.63	17,014.03	33,678.51	50,433.79	67,455.53	16,409.39	32,317.64	49,656.55	63,525.81

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OTROS INGRESOS	24,376.49	11,215.59	26,572.35	40,979.51	54,366.28	11,710.91	20,823.13	29,940.23	39,770.17
INGRESO DE OPERACIONES	93,123.13	28,229.63	60,250.86	91,413.30	121,821.81	28,120.30	53,140.76	79,596.78	103,295.98
EGRESOS GENERALES	46,538.10	17,622.87	39,357.51	60,921.22	79,127.74	17,464.39	32,518.06	47,752.85	60,797.58
UTILIDAD ANTES DE PROVISIONES	46,585.03	10,606.75	20,893.35	30,492.08	42,694.07	10,655.91	20,622.70	31,843.93	42,498.39
UTILIDAD DEL PERIODO	41,584.66	10,276.45	19,707.24	27,769.91	35,486.09	11,645.27	19,767.74	29,351.70	35,583.02
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	13,533.34	14,265.52	25,751.36	23,061.74	22,412.48	30,680.51	30,547.33	31,462.52	26,950.42
TOTAL PROVISIONES PARA PRESTAMOS	16,496.14	16,705.18	16,671.75	17,013.32	18,344.83	17,355.47	19,181.03	20,552.96	19,561.80
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.83	0.87	1.60	1.42	1.33	1.95	1.87	1.96	1.84
PROVISIONES / PRESTAMOS VENCIDOS (%)	121.89	117.10	64.74	73.77	81.85	56.57	62.79	65.33	72.58
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.01	1.04	1.05	1.09	1.10	1.17	1.28	1.33
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.83	12.73	13.73	14.02	14.06	12.81	13.83	14.28	14.48
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.25	16.78	17.54	17.84	17.77	17.63	17.38	18.43	20.50
PATRIMONIO / PRESTAMOS TOTALES (%)	16.61	17.10	18.01	18.34	18.08	17.95	17.69	18.72	20.94
INDICE DE ADECUACION DE CAPITAL	17.69	16.53	18.15	18.25	16.72	19.29	20.18	20.41	22.32
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.73	28.85	25.46	25.17	24.52	33.51	24.70	27.26	35.32
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.46	22.13	19.81	19.45	18.81	25.63	18.37	20.24	26.79
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	26.93	30.72	28.08	27.90	26.31	35.17	26.53	28.88	37.30
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.59	2.57	2.45	2.27	2.10	2.84	2.38	2.37	2.21
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.03	1.98	1.94	1.77	1.66	2.11	1.88	1.85	1.66
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.56	15.74	14.59	13.23	12.31	16.52	13.65	13.07	11.62
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.98	6.91	6.84	6.71	6.48	6.55	6.40	6.55	6.65
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.69	2.65	2.66	2.60	2.50	2.55	2.51	2.54	2.70
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.29	4.26	4.18	4.12	3.98	4.00	3.90	4.01	3.95

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ZONA LIBRE	5.99	5.68	5.59	5.50	5.05	5.04	5.48	5.18	5.33
RESTO DEL PAIS	7.48	7.43	7.16	7.03	6.65	6.79	6.61	6.77	6.99
AL POR MENOR	8.69	8.56	8.28	8.19	8.06	8.06	7.91	7.96	8.01
CONSUMO									
VIVIENDA HIPOTECARIA	6.71	6.78	6.55	6.58	6.57	6.56	6.58	6.52	6.52
PRESTAMO PERSONAL AUTO	6.85	7.02	7.13	7.14	7.16	7.22	7.34	7.48	7.45
PRESTAMO PERSONAL	7.86	7.98	7.54	7.45	7.51	7.45	7.40	7.39	7.28
TARJETA DE CREDITO	18.39	18.17	17.76	17.92	17.45	17.19	17.22	17.49	17.46
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.34	3.38	3.24	3.00	2.96	2.83	2.77	2.79	2.93
PERSONA JURIDICA	3.16	3.10	2.90	2.65	2.74	2.86	2.91	2.90	2.86