

BANCO PANAMEÑO DE LA VIVIENDA, 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	880,067.48	864,821.16	881,141.45	946,894.45	1,037,891.46	944,280.00	911,480.28	0.00	0.00
ACTIVOS LIQUIDOS	139,685.35	97,076.86	100,087.22	125,344.48	231,298.32	118,318.03	101,211.23	0.00	0.00
TOTAL DE PRESTAMOS	452,432.38	478,059.78	522,434.06	563,158.04	569,775.82	583,457.14	599,515.21	0.00	0.00
LOCALES	450,715.16	466,331.13	505,663.84	518,754.66	531,092.96	549,745.08	561,712.64	0.00	0.00
EXTRANJEROS	1,717.21	11,728.66	16,770.22	44,403.39	38,682.87	33,712.07	37,802.57	0.00	0.00
TOTAL DE INVERSIONES	207,522.35	210,105.43	168,270.72	167,697.66	152,186.89	160,342.62	128,196.58	0.00	0.00
TOTAL DE DEPOSITOS	742,103.19	736,395.92	738,895.29	799,883.93	896,823.85	808,898.62	774,431.39	0.00	0.00
LOCALES	669,775.33	685,340.37	687,164.30	738,497.62	835,384.63	743,627.35	707,108.30	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	654,226.46	673,676.30	669,440.43	718,519.58	818,243.98	736,781.75	704,512.49	0.00	0.00
DEPOSITOS DE BANCOS	15,548.87	11,664.07	17,723.87	19,978.04	17,140.65	6,845.60	2,595.81	0.00	0.00
EXTRANJEROS	72,327.86	51,055.56	51,730.98	61,386.32	61,439.22	65,271.28	67,323.09	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	72,327.86	51,055.56	51,730.98	61,386.32	61,439.22	65,271.28	67,323.09	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
PATRIMONIO TOTAL	82,129.14	82,678.26	93,047.00	95,638.54	91,416.14	92,220.69	90,714.54	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	790,092.55	813,967.48	851,327.00	913,744.08	958,979.47	904,550.58	896,310.87	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	611,562.93	640,419.57	673,636.94	714,256.32	690,958.72	715,982.49	709,208.28	0.00	0.00
TOTAL DE PRESTAMOS	407,407.43	428,141.58	460,038.81	498,965.38	511,104.10	530,758.46	560,974.64	0.00	0.00
TOTAL DE INVERSIONES	204,155.50	212,277.99	213,598.13	215,290.94	179,854.62	185,224.03	148,233.65	0.00	0.00
PATRIMONIO TOTAL	76,010.25	81,332.84	90,965.06	87,574.27	86,772.64	87,449.48	91,880.77	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	50,276.89	12,419.85	25,921.26	41,713.23	49,578.26	13,650.03	27,552.02	0.00	0.00
EGRESOS DE OPERACIONES	35,154.90	8,945.51	17,734.20	27,015.33	36,277.05	9,144.44	17,608.47	0.00	0.00
INGRESO NETO DE INTERESES	15,121.99	3,474.34	8,187.06	14,697.90	13,301.21	4,505.59	9,943.55	0.00	0.00

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OTROS INGRESOS	14,375.05	2,454.68	4,907.96	15,775.02	26,337.05	1,668.91	4,197.35	0.00	0.00
INGRESO DE OPERACIONES	29,497.05	5,929.02	13,095.02	30,472.92	39,638.26	6,174.50	14,140.90	0.00	0.00
EGRESOS GENERALES	23,807.72	5,429.31	11,680.20	22,080.97	37,415.79	5,074.43	13,901.87	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	5,689.33	499.72	1,414.82	8,391.95	2,222.47	1,100.07	239.02	0.00	0.00
UTILIDAD DEL PERIODO	3,624.39	199.76	499.11	2,070.75	(4,086.09)	1,474.31	526.39	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	28,584.70	25,556.95	28,247.90	26,325.56	11,221.45	10,373.24	12,829.22	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	4,201.49	4,497.03	4,497.03	9,341.56	8,381.02	8,008.64	8,005.92	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	6.32	5.35	5.41	4.67	1.97	1.78	2.14	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	14.70	17.60	15.92	35.48	74.69	77.20	62.40	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.93	0.94	0.86	1.66	1.47	1.37	1.34	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.33	9.56	10.56	10.10	8.81	9.77	9.95	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.44	12.01	13.47	13.09	12.66	12.40	12.47	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.15	17.29	17.81	16.98	16.04	15.81	15.13	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	12.72	9.24	10.62	10.51	8.94	8.78	11.48	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.82	13.18	13.55	15.67	25.79	14.63	13.07	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.87	11.23	11.36	13.24	22.29	12.53	11.10	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.79	41.71	36.32	36.64	42.76	34.45	29.62	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.59	0.12	0.15	0.39	(0.59)	0.82	0.15	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.46	0.10	0.12	0.30	(0.43)	0.65	0.12	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.77	0.98	1.10	3.15	(4.71)	6.74	1.15	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.22	7.76	7.70	7.79	7.18	7.63	7.77	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.75	5.59	5.27	5.04	5.25	5.11	4.97	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.47	2.17	2.43	2.74	1.93	2.52	2.80	0.00	0.00

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ZONA LIBRE	9.50	7.44	9.75	9.20	8.61	7.93	9.42	0.00	0.00
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	7.13	7.35	8.22	8.13	8.08	8.08	8.50	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	7.00	7.07	6.99	7.17	7.17	7.04	4.54	0.00	0.00
PRESTAMO PERSONAL AUTO	7.16	7.37	7.90	7.92	7.86	7.87	7.87	0.00	0.00
PRESTAMO PERSONAL	9.56	8.95	9.66	9.37	9.99	9.70	9.84	0.00	0.00
TARJETA DE CREDITO	21.66	21.40	21.24	21.26	19.56	19.77	18.47	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.78	4.62	4.93	4.81	4.78	4.75	4.58	0.00	0.00
PERSONA JURIDICA	4.98	4.89	5.02	5.07	4.75	4.88	4.89	0.00	0.00