

BANCO PANAMEÑO DE LA VIVIENDA, S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

| | 2009 | 2010 | | | | 2011 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 1,037,891.46 | 944,280.00 | 911,488.50 | 890,487.63 | 908,770.08 | 907,853.03 | 903,977.29 | 897,068.49 | 0.00 |
| ACTIVOS LIQUIDOS | 231,298.32 | 118,318.03 | 101,211.23 | 84,534.49 | 121,754.82 | 110,383.29 | 94,774.52 | 89,861.39 | 0.00 |
| TOTAL DE PRESTAMOS | 569,775.82 | 583,457.14 | 599,515.21 | 604,374.82 | 602,913.53 | 601,263.88 | 585,709.33 | 593,777.27 | 0.00 |
| LOCALES | 531,092.96 | 549,745.08 | 561,712.64 | 596,760.63 | 598,730.84 | 596,385.65 | 581,020.69 | 589,647.97 | 0.00 |
| EXTRANJEROS | 38,682.87 | 33,712.07 | 37,802.57 | 7,614.19 | 4,182.69 | 4,878.23 | 4,688.64 | 4,129.30 | 0.00 |
| TOTAL DE INVERSIONES | 152,186.89 | 160,342.62 | 128,204.79 | 117,461.02 | 102,116.04 | 117,825.12 | 141,939.42 | 134,105.63 | 0.00 |
| TOTAL DE DEPOSITOS | 896,823.85 | 808,898.62 | 774,431.39 | 745,776.45 | 746,030.29 | 755,091.58 | 752,678.42 | 762,319.51 | 0.00 |
| LOCALES | 835,384.63 | 743,627.35 | 707,108.30 | 678,137.41 | 679,952.97 | 688,050.36 | 681,480.11 | 693,121.45 | 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 | 818,243.98 | 736,781.75 | 704,512.49 | 672,513.73 | 674,326.57 | 688,050.36 | 673,879.00 | 684,519.42 | 0.00 |
| DEPOSITOS DE BANCOS | 17,140.65 | 6,845.60 | 2,595.81 | 5,623.67 | 5,626.40 | 0.00 | 7,601.11 | 8,602.02 | 0.00 |
| EXTRANJEROS | 61,439.22 | 65,271.28 | 67,323.09 | 67,639.04 | 66,077.32 | 67,041.23 | 71,198.31 | 69,198.06 | 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 | 61,439.22 | 65,271.28 | 67,323.09 | 67,639.04 | 66,077.32 | 67,041.23 | 71,198.31 | 69,198.06 | 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 | 91,416.14 | 92,220.69 | 90,722.80 | 90,612.31 | 105,660.32 | 107,165.13 | 113,240.72 | 108,333.31 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 958,979.47 | 904,550.58 | 896,314.97 | 918,691.04 | 973,330.77 | 926,066.52 | 907,732.89 | 893,778.06 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 690,958.72 | 715,982.49 | 709,212.39 | 726,345.77 | 713,496.14 | 731,444.38 | 727,684.37 | 724,859.37 | 0.00 |
| TOTAL DE PRESTAMOS | 511,104.10 | 530,758.46 | 560,974.64 | 583,766.43 | 586,344.68 | 592,360.51 | 592,612.27 | 599,076.04 | 0.00 |
| TOTAL DE INVERSIONES | 179,854.62 | 185,224.03 | 148,237.75 | 142,579.34 | 127,151.47 | 139,083.87 | 135,072.10 | 125,783.32 | 0.00 |
| PATRIMONIO TOTAL | 86,772.64 | 87,449.48 | 91,884.90 | 93,125.42 | 98,538.23 | 99,692.91 | 101,981.76 | 99,472.81 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 49,578.26 | 13,650.03 | 27,560.24 | 41,189.44 | 51,455.69 | 13,341.91 | 26,428.72 | 39,624.87 | 0.00 |
| EGRESOS DE OPERACIONES | 36,277.05 | 9,144.44 | 17,608.47 | 26,139.71 | 34,661.23 | 7,677.36 | 15,340.23 | 22,745.41 | 0.00 |
| INGRESO NETO DE INTERESES | 13,301.21 | 4,505.59 | 9,951.76 | 15,049.73 | 16,794.46 | 5,664.55 | 11,088.49 | 16,879.46 | 0.00 |

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| OTROS INGRESOS | 26,337.05 | 1,668.91 | 4,197.40 | 8,018.23 | 16,044.84 | 3,262.08 | 7,257.03 | 9,676.88 | 0.00 |
| INGRESO DE OPERACIONES | 39,638.26 | 6,174.50 | 14,149.16 | 23,067.96 | 32,839.30 | 8,926.63 | 18,345.52 | 26,556.34 | 0.00 |
| EGRESOS GENERALES | 37,415.79 | 5,074.43 | 13,901.87 | 21,627.72 | 28,084.00 | 6,510.24 | 14,917.97 | 21,420.87 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 2,222.47 | 1,100.07 | 247.29 | 1,440.24 | 4,755.29 | 2,416.39 | 3,427.55 | 5,135.47 | 0.00 |
| UTILIDAD DEL PERIODO | (4,086.09) | 1,474.31 | 534.65 | 1,725.12 | 2,647.52 | 2,156.39 | 2,781.03 | 4,288.83 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 11,221.45 | 10,373.24 | 12,829.22 | 11,876.54 | 11,153.63 | 11,048.25 | 10,057.34 | 9,423.11 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 8,381.02 | 8,008.64 | 8,005.92 | 8,005.92 | 9,739.42 | 9,847.45 | 9,667.50 | 9,622.52 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.97 | 1.78 | 2.14 | 1.97 | 1.85 | 1.84 | 1.72 | 1.59 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 74.69 | 77.20 | 62.40 | 67.41 | 87.32 | 89.13 | 96.12 | 102.12 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.47 | 1.37 | 1.34 | 1.32 | 1.62 | 1.64 | 1.65 | 1.62 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 8.81 | 9.77 | 9.95 | 10.18 | 11.63 | 11.80 | 12.53 | 12.08 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 12.66 | 12.40 | 12.47 | 12.55 | 14.99 | 14.90 | 15.56 | 14.88 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 16.04 | 15.81 | 15.13 | 14.99 | 17.52 | 17.82 | 19.33 | 18.24 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 8.94 | 8.78 | 11.48 | 12.05 | 14.21 | 14.31 | 15.54 | 16.57 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 25.79 | 14.63 | 13.07 | 11.34 | 16.32 | 14.62 | 12.59 | 11.79 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 22.29 | 12.53 | 11.10 | 9.49 | 13.40 | 12.16 | 10.48 | 10.02 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 42.76 | 34.45 | 29.62 | 27.09 | 30.01 | 30.22 | 31.45 | 29.38 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | (0.59) | 0.82 | 0.15 | 0.32 | 0.37 | 1.18 | 0.76 | 0.79 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | (0.43) | 0.65 | 0.12 | 0.25 | 0.27 | 0.93 | 0.61 | 0.64 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | (4.71) | 6.74 | 1.16 | 2.47 | 2.69 | 8.65 | 5.45 | 5.75 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.18 | 7.63 | 7.77 | 7.56 | 7.21 | 7.30 | 7.26 | 7.29 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.25 | 5.11 | 4.97 | 4.80 | 4.86 | 4.20 | 4.22 | 4.18 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 1.93 | 2.52 | 2.81 | 2.76 | 2.35 | 3.10 | 3.05 | 3.10 | 0.00 |

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| ZONA LIBRE | 8.61 | 7.93 | 9.42 | 7.13 | 7.06 | 7.06 | 7.13 | 6.70 | 0.00 |
| RESTO DEL PAIS | 0.00 | 0.00 | 0.00 | 8.04 | 7.62 | 8.02 | 7.81 | 7.92 | 0.00 |
| AL POR MENOR | 8.08 | 8.08 | 8.50 | 8.56 | 8.29 | 8.16 | 7.84 | 7.92 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 7.17 | 7.04 | 4.54 | 4.52 | 4.35 | 4.46 | 4.55 | 4.72 | 0.00 |
| PRESTAMO PERSONAL AUTO | 7.86 | 7.87 | 7.87 | 7.83 | 7.78 | 7.86 | 7.88 | 7.93 | 0.00 |
| PRESTAMO PERSONAL | 9.99 | 9.70 | 9.84 | 9.98 | 9.55 | 9.44 | 9.38 | 9.25 | 0.00 |
| TARJETA DE CREDITO | 19.56 | 19.77 | 18.47 | 18.69 | 22.38 | 22.13 | 21.12 | 21.27 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 4.78 | 4.75 | 4.58 | 4.71 | 4.44 | 4.19 | 4.20 | 4.05 | 0.00 |
| PERSONA JURIDICA | 4.75 | 4.88 | 4.89 | 4.77 | 4.77 | 4.55 | 4.02 | 3.91 | 0.00 |