

**BANCO AZTECA (PANAMÁ) 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	27,785.22	29,747.95	32,187.19	32,253.43	36,142.22	36,036.15	38,386.00	41,515.53	38,228.35
ACTIVOS LIQUIDOS	10,032.06	11,031.10	17,476.06	18,501.00	20,952.69	18,489.80	19,910.82	22,456.81	20,157.09
TOTAL DE PRESTAMOS	11,999.23	10,857.56	10,534.85	10,563.11	12,528.25	13,825.29	14,853.23	15,410.30	15,958.24
LOCALES	11,999.23	10,857.56	10,534.85	10,563.11	12,528.25	13,825.29	14,853.23	15,410.30	15,958.24
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	1,998.00	3,502.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	10,649.68	12,559.88	13,506.71	14,141.46	17,818.99	16,438.16	17,725.16	19,325.69	19,711.75
LOCALES	10,360.30	12,097.37	13,037.73	13,674.76	17,538.78	16,154.08	17,437.11	18,881.89	19,261.68
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	10,360.30	12,097.37	13,037.73	13,674.76	17,538.78	16,154.08	17,437.11	18,881.89	19,261.68
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	289.39	462.51	468.97	466.70	280.21	284.08	288.05	443.80	450.06
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	289.39	462.51	468.97	466.70	280.21	284.08	288.05	443.80	450.06
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	14,258.61	14,774.45	15,253.79	15,512.16	15,682.29	16,661.74	17,439.43	18,537.58	15,401.06
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	26,082.62	27,507.55	28,722.49	29,318.24	31,963.72	32,892.05	35,286.60	36,884.48	37,185.29
ACTIVOS GENERADORES DE INGRESOS	14,522.98	14,032.40	11,660.91	11,579.05	13,262.74	14,092.68	12,694.04	12,986.70	14,243.24
TOTAL DE PRESTAMOS	13,523.98	12,281.15	11,660.91	11,053.90	12,263.74	12,341.43	12,694.04	12,986.70	14,243.24
TOTAL DE INVERSIONES	999.00	1,751.25	0.00	525.16	999.00	1,751.25	0.00	0.00	0.00
PATRIMONIO TOTAL	13,480.61	13,879.08	14,471.86	14,789.31	14,970.45	15,718.09	16,346.61	17,024.87	15,541.68
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	15,047.68	3,670.84	7,224.61	10,600.18	14,147.48	4,037.09	8,910.66	14,786.83	21,625.89
EGRESOS DE OPERACIONES	1,213.11	274.31	614.65	1,004.15	1,529.75	364.91	783.14	1,202.44	2,173.57
INGRESO NETO DE INTERESES	13,834.57	3,396.53	6,609.96	9,596.03	12,617.72	3,672.18	8,127.53	13,584.39	19,452.32

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OTROS INGRESOS	1,190.65	271.58	612.01	941.96	1,280.50	325.48	656.84	1,045.93	1,429.75
INGRESO DE OPERACIONES	15,025.22	3,668.11	7,221.97	10,538.00	13,898.22	3,997.66	8,784.37	14,630.32	20,882.07
EGRESOS GENERALES	10,390.32	2,558.31	5,189.84	7,983.99	10,936.51	2,974.18	6,700.33	11,013.61	15,972.25
UTILIDAD ANTES DE PROVISIONES	4,634.91	1,109.80	2,032.13	2,554.00	2,961.71	1,023.48	2,084.04	3,616.71	4,909.82
UTILIDAD DEL PERIODO	1,791.60	515.84	995.19	1,253.56	1,423.69	816.36	1,594.06	2,692.21	3,279.33
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	3,126.55	3,437.19	1,477.22	1,555.22	1,602.13	1,666.17	1,798.19	1,184.44	1,232.19
TOTAL PROVISIONES PARA PRESTAMOS	3,006.75	3,378.93	1,413.28	1,531.25	1,647.98	1,720.28	1,835.48	1,202.54	1,253.14
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	26.06	31.66	14.02	14.72	12.79	12.05	12.11	7.69	7.72
PROVISIONES / PRESTAMOS VENCIDOS (%)	96.17	98.30	95.67	98.46	102.86	103.25	102.07	101.53	101.70
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	25.06	31.12	13.42	14.50	13.15	12.44	12.36	7.80	7.85
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	51.32	49.67	47.39	48.09	43.39	46.24	45.43	44.65	40.29
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	101.87	102.89	144.79	146.85	125.18	120.52	117.41	120.29	96.51
PATRIMONIO / PRESTAMOS TOTALES (%)	118.83	136.08	144.79	146.85	125.18	120.52	117.41	120.29	96.51
INDICE DE ADECUACION DE CAPITAL	77.46	70.33	89.76	88.51	81.30	78.76	77.61	79.69	71.63
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	94.20	87.83	129.39	130.83	117.59	112.48	112.33	116.20	102.26
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	36.11	37.08	54.30	57.36	57.97	51.31	51.87	54.09	52.73
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	112.96	115.71	129.39	130.83	117.59	112.48	112.33	116.20	102.26
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	12.34	14.70	17.07	14.43	10.73	23.17	25.12	27.64	23.02
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	6.87	7.50	6.93	5.70	4.45	9.93	9.03	9.73	8.82
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.29	14.87	13.75	11.30	9.51	20.78	19.50	21.08	21.10
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	103.61	104.64	123.91	122.06	106.67	114.59	140.39	151.82	151.83
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.35	7.82	10.54	11.56	11.53	10.36	12.34	12.35	15.26
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	95.26	96.82	113.37	110.50	95.14	104.23	128.05	139.47	136.57



