

BANCO 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	190,531.74	213,598.40	244,862.19	262,349.62	327,692.29	328,159.34	361,194.01	373,413.21	411,106.18
ACTIVOS LIQUIDOS	45,737.94	40,883.21	42,108.94	22,479.02	66,516.84	55,367.16	61,614.65	41,610.32	52,816.58
TOTAL DE PRESTAMOS	112,102.56	136,225.79	158,875.59	186,781.27	202,771.08	210,891.00	236,352.01	260,321.62	267,571.16
LOCALES	111,670.98	134,992.62	158,746.65	184,063.56	200,264.79	206,334.10	225,832.58	250,493.70	259,822.25
EXTRANJEROS	431.58	1,233.17	128.94	2,717.71	2,506.29	4,556.89	10,519.43	9,827.92	7,748.90
TOTAL DE INVERSIONES	28,134.97	30,763.97	37,983.43	46,508.63	50,323.38	53,570.26	53,568.80	60,185.85	71,553.99
TOTAL DE DEPOSITOS	158,456.32	178,913.50	205,406.35	224,101.80	274,810.78	274,238.84	309,362.13	319,000.51	346,581.64
LOCALES	146,853.51	167,335.64	190,116.15	207,332.29	256,878.55	260,435.16	288,108.38	297,901.99	317,740.85
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	141,352.61	163,834.14	186,755.97	207,332.29	251,875.05	260,435.16	288,108.38	297,901.99	314,740.85
DEPOSITOS DE BANCOS	5,500.90	3,501.50	3,360.18	0.00	5,003.50	0.00	0.00	0.00	3,000.00
EXTRANJEROS	11,602.81	11,577.86	15,290.19	16,769.51	17,932.22	13,803.68	21,253.75	21,098.52	28,840.79
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	11,602.81	11,577.86	15,290.19	16,769.51	17,932.22	13,803.68	21,253.75	21,098.52	28,840.79
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	29,981.00	30,265.27	31,746.77	32,641.72	42,042.79	42,394.79	42,934.72	42,836.29	43,526.09
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	148,696.67	170,763.75	197,170.45	210,380.25	259,112.02	270,878.87	303,028.10	317,881.42	369,399.24
ACTIVOS GENERADORES DE INGRESOS	107,584.07	126,913.85	147,477.84	176,719.71	196,666.00	215,725.51	243,389.91	276,898.69	296,109.81
TOTAL DE PRESTAMOS	87,233.39	102,258.11	117,740.09	141,781.95	157,436.82	173,558.39	197,613.80	223,551.45	235,171.12
TOTAL DE INVERSIONES	20,350.68	24,655.74	29,737.75	34,937.76	39,229.18	42,167.12	45,776.11	53,347.24	60,938.69
PATRIMONIO TOTAL	29,184.48	29,510.87	30,650.53	31,166.54	36,011.90	36,330.03	37,340.75	37,739.01	42,784.44
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	7,940.10	2,816.92	5,894.74	9,380.61	13,259.84	4,156.16	8,255.27	12,645.62	17,291.92
EGRESOS DE OPERACIONES	4,013.98	1,528.61	3,243.44	5,157.14	7,325.58	2,368.58	4,828.81	7,495.33	10,234.09
INGRESO NETO DE INTERESES	3,926.12	1,288.31	2,651.30	4,223.47	5,934.26	1,787.57	3,426.46	5,150.29	7,057.83

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OTROS INGRESOS	962.50	313.43	901.79	1,543.66	1,896.98	557.90	1,425.51	1,950.13	2,427.63
INGRESO DE OPERACIONES	4,888.62	1,601.74	3,553.08	5,767.13	7,831.25	2,345.47	4,851.97	7,100.42	9,485.46
EGRESOS GENERALES	3,119.10	1,077.33	2,325.24	3,598.66	5,242.76	1,498.89	3,079.08	4,834.54	6,744.11
UTILIDAD ANTES DE PROVISIONES	1,769.52	524.41	1,227.84	2,168.47	2,588.48	846.58	1,772.89	2,265.88	2,741.35
UTILIDAD DEL PERIODO	1,300.08	233.41	798.84	1,309.47	1,461.98	536.08	938.89	1,121.88	1,436.35
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	120.58	0.00	0.00	37.97
TOTAL PROVISIONES PARA PRESTAMOS	1,045.16	1,336.16	1,471.26	1,904.16	2,171.66	2,482.16	3,005.42	3,315.42	3,476.42
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.01
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	2,058.49	0.00	0.00	9,156.47
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.93	0.98	0.93	1.02	1.07	1.18	1.27	1.27	1.30
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	15.74	14.17	12.97	12.44	12.83	12.92	11.89	11.47	10.59
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	21.38	18.12	16.13	13.99	16.61	16.03	14.81	13.37	12.83
PATRIMONIO / PRESTAMOS TOTALES (%)	26.74	22.22	19.98	17.48	20.73	20.10	18.17	16.46	16.27
INDICE DE ADECUACION DE CAPITAL	25.98	24.75	20.43	16.38	19.87	18.90	17.45	14.95	13.97
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.86	22.85	20.50	10.03	24.20	20.19	19.92	13.04	15.24
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	24.01	19.14	17.20	8.57	20.30	16.87	17.06	11.14	12.85
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.62	40.05	38.99	30.78	42.52	39.72	37.23	31.91	35.88
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.21	0.74	1.08	0.99	0.74	0.99	0.77	0.54	0.49
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.87	0.55	0.81	0.83	0.56	0.79	0.62	0.47	0.39
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.45	3.16	5.21	5.60	4.06	5.90	5.03	3.96	3.36
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.38	8.88	7.99	7.08	6.74	7.71	6.78	6.09	5.84
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.73	4.82	4.40	3.89	3.72	4.39	3.97	3.61	3.46
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.65	4.06	3.60	3.19	3.02	3.31	2.82	2.48	2.38

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ZONA LIBRE	7.19	6.22	6.08	5.09	5.25	5.59	5.47	5.26	4.80
RESTO DEL PAIS	8.00	7.80	7.63	7.37	6.90	7.29	7.51	7.28	6.71
AL POR MENOR	7.70	7.50	7.29	7.27	7.48	7.53	7.03	6.89	6.41
CONSUMO									
VIVIENDA HIPOTECARIA	6.67	7.38	7.06	7.15	6.46	6.37	6.28	5.86	5.32
PRESTAMO PERSONAL AUTO	8.71	8.53	8.50	8.20	8.28	8.21	7.73	7.98	7.78
PRESTAMO PERSONAL	7.48	7.44	6.66	6.97	6.66	5.96	6.27	6.19	5.56
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.41	4.21	4.44	4.19	4.09	4.05	4.10	3.87	3.75
PERSONA JURIDICA	4.15	4.02	4.20	4.04	4.19	4.09	3.85	3.32	3.12