

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	911,062.27
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	71,081.13
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	588,410.37
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	584,336.03
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	4,074.34
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	166,635.61
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	758,914.97
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	687,297.19
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	675,699.04
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	11,598.15
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	71,617.78
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	71,617.78
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	110,062.77
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	909,916.18
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	730,037.77
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	595,661.95
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	134,375.83
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	107,861.55
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	54,317.52
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	29,950.71
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	24,366.81

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
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	11,998.78
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	36,365.58
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	27,688.94
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	8,676.64
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	6,905.00
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	8,612.55
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	10,174.72
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.97	1.78	2.14	1.97	1.85	1.84	1.72	1.59	1.46
PROVISIONES / PRESTAMOS VENCIDOS (%)	74.69	77.20	62.40	67.41	87.32	89.13	96.12	102.12	118.14
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.47	1.37	1.34	1.32	1.62	1.64	1.65	1.62	1.73
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.81	9.77	9.95	10.18	11.63	11.80	12.53	12.08	12.08
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.66	12.40	12.47	12.55	14.99	14.90	15.56	14.88	14.58
PATRIMONIO / PRESTAMOS TOTALES (%)	16.04	15.81	15.13	14.99	17.52	17.82	19.33	18.24	18.71
INDICE DE ADECUACION DE CAPITAL	8.94	8.78	11.48	12.05	14.21	14.31	15.54	16.57	16.08
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	25.79	14.63	13.07	11.34	16.32	14.62	12.59	11.79	9.37
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	22.29	12.53	11.10	9.49	13.40	12.16	10.48	10.02	7.80
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.76	34.45	29.62	27.09	30.01	30.22	31.45	29.38	31.32
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(0.59)	0.82	0.15	0.32	0.37	1.18	0.76	0.79	0.95
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.43)	0.65	0.12	0.25	0.27	0.93	0.61	0.64	0.76
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(4.71)	6.74	1.16	2.47	2.69	8.65	5.45	5.75	6.40
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.18	7.63	7.77	7.56	7.21	7.30	7.26	7.29	7.44
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.25	5.11	4.97	4.80	4.86	4.20	4.22	4.18	4.10
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.93	2.52	2.81	2.76	2.35	3.10	3.05	3.10	3.34

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
ZONA LIBRE	8.61	7.93	9.42	7.13	7.06	7.06	7.13	6.70	5.00
RESTO DEL PAIS	0.00	0.00	0.00	8.04	7.62	8.02	7.81	7.92	7.94
AL POR MENOR	8.08	8.08	8.50	8.56	8.29	8.16	7.84	7.92	8.21
CONSUMO									
VIVIENDA HIPOTECARIA	7.17	7.04	4.54	4.52	4.35	4.46	4.55	4.72	4.83
PRESTAMO PERSONAL AUTO	7.86	7.87	7.87	7.83	7.78	7.86	7.88	7.93	7.89
PRESTAMO PERSONAL	9.99	9.70	9.84	9.98	9.55	9.44	9.38	9.25	9.14
TARJETA DE CREDITO	19.56	19.77	18.47	18.69	22.38	22.13	21.12	21.27	20.51
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.78	4.75	4.58	4.71	4.44	4.19	4.20	4.05	4.15
PERSONA JURIDICA	4.75	4.88	4.89	4.77	4.77	4.55	4.02	3.91	3.73