

**BANCO PANAMÁ, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	327,692.29	328,159.34	361,194.01	373,413.21	411,106.18	447,162.52	481,569.68	0.00	0.00
ACTIVOS LIQUIDOS	66,516.84	55,367.16	61,614.65	41,610.32	52,816.58	56,756.01	66,864.55	0.00	0.00
TOTAL DE PRESTAMOS	202,771.08	210,891.00	236,352.01	260,321.62	267,571.16	295,245.53	323,409.75	0.00	0.00
LOCALES	200,264.79	206,334.10	225,832.58	250,493.70	259,822.25	279,414.73	309,139.64	0.00	0.00
EXTRANJEROS	2,506.29	4,556.89	10,519.43	9,827.92	7,748.90	15,830.79	14,270.11	0.00	0.00
TOTAL DE INVERSIONES	50,323.38	53,570.26	53,568.80	60,185.85	71,553.99	75,860.82	72,687.24	0.00	0.00
TOTAL DE DEPOSITOS	274,810.78	274,238.84	309,362.13	319,000.51	346,581.64	376,366.12	403,330.82	0.00	0.00
LOCALES	256,878.55	260,435.16	288,108.38	297,901.99	317,740.85	343,073.78	371,024.46	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	251,875.05	260,435.16	288,108.38	297,901.99	314,740.85	337,073.78	363,524.46	0.00	0.00
DEPOSITOS DE BANCOS	5,003.50	0.00	0.00	0.00	3,000.00	6,000.00	7,500.00	0.00	0.00
EXTRANJEROS	17,932.22	13,803.68	21,253.75	21,098.52	28,840.79	33,292.33	32,306.36	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	17,932.22	13,803.68	21,253.75	21,098.52	28,840.79	33,292.33	32,306.36	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	42,042.79	42,394.79	42,934.72	42,836.29	43,526.09	44,616.89	55,709.09	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	259,112.02	270,878.87	303,028.10	317,881.42	369,399.24	387,660.93	421,381.85	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	196,666.00	215,725.51	243,389.91	276,898.69	296,109.81	317,783.80	343,008.90	0.00	0.00
TOTAL DE PRESTAMOS	157,436.82	173,558.39	197,613.80	223,551.45	235,171.12	253,068.26	279,880.88	0.00	0.00
TOTAL DE INVERSIONES	39,229.18	42,167.12	45,776.11	53,347.24	60,938.69	64,715.54	63,128.02	0.00	0.00
PATRIMONIO TOTAL	36,011.90	36,330.03	37,340.75	37,739.01	42,784.44	43,505.84	49,321.91	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	13,259.84	4,156.16	8,255.27	12,645.62	17,291.92	4,836.53	10,154.50	0.00	0.00
EGRESOS DE OPERACIONES	7,325.58	2,368.58	4,828.81	7,495.33	10,234.09	2,862.15	6,027.00	0.00	0.00
INGRESO NETO DE INTERESES	5,934.26	1,787.57	3,426.46	5,150.29	7,057.83	1,974.39	4,127.51	0.00	0.00

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OTROS INGRESOS	1,896.98	557.90	1,425.51	1,950.13	2,427.63	931.16	1,730.86	0.00	0.00
INGRESO DE OPERACIONES	7,831.25	2,345.47	4,851.97	7,100.42	9,485.46	2,905.54	5,858.37	0.00	0.00
EGRESOS GENERALES	5,242.76	1,498.89	3,079.08	4,834.54	6,744.11	1,882.80	3,990.94	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	2,588.48	846.58	1,772.89	2,265.88	2,741.35	1,022.74	1,867.43	0.00	0.00
UTILIDAD DEL PERIODO	1,461.98	536.08	938.89	1,121.88	1,436.35	812.74	1,602.42	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	0.00	120.58	0.00	0.00	37.97	34.95	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,171.66	2,482.16	3,005.42	3,315.42	3,476.42	3,686.42	3,741.44	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.06	0.00	0.00	0.01	0.01	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	2,058.49	0.00	0.00	9,156.47	10,547.89	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.07	1.18	1.27	1.27	1.30	1.25	1.16	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	12.83	12.92	11.89	11.47	10.59	9.98	11.57	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.61	16.03	14.81	13.37	12.83	12.02	14.06	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	20.73	20.10	18.17	16.46	16.27	15.11	17.23	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	19.87	18.90	17.45	14.95	13.97	13.16	14.89	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.20	20.19	19.92	13.04	15.24	15.08	16.58	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.30	16.87	17.06	11.14	12.85	12.69	13.88	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.52	39.72	37.23	31.91	35.88	35.24	34.60	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.74	0.99	0.77	0.54	0.49	1.02	0.93	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.56	0.79	0.62	0.47	0.39	0.84	0.76	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.06	5.90	5.03	3.96	3.36	7.47	6.50	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.74	7.71	6.78	6.09	5.84	6.09	5.92	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.72	4.39	3.97	3.61	3.46	3.60	3.51	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.02	3.31	2.82	2.48	2.38	2.49	2.41	0.00	0.00



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ZONA LIBRE	5.25	5.59	5.47	5.26	4.80	4.76	4.81	0.00	0.00
RESTO DEL PAIS	6.90	7.29	7.51	7.28	6.71	6.52	6.37	0.00	0.00
AL POR MENOR	7.48	7.53	7.03	6.89	6.41	6.51	6.49	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.46	6.37	6.28	5.86	5.32	5.57	5.14	0.00	0.00
PRESTAMO PERSONAL AUTO	8.28	8.21	7.73	7.98	7.78	7.23	7.13	0.00	0.00
PRESTAMO PERSONAL	6.66	5.96	6.27	6.19	5.56	6.58	5.93	0.00	0.00
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	4.09	4.05	4.10	3.87	3.75	3.66	3.64	0.00	0.00
PERSONA JURIDICA	4.19	4.09	3.85	3.32	3.12	3.12	3.35	0.00	0.00