

BANCO AZTECA (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	36,142.22	36,036.15	38,386.00	41,515.53	38,228.35	41,047.70	41,147.99	46,360.76	48,149.41
ACTIVOS LIQUIDOS	20,952.69	18,489.80	19,910.82	22,456.81	20,157.09	23,424.42	23,236.69	25,540.65	24,013.90
TOTAL DE PRESTAMOS	12,528.25	13,825.29	14,853.23	15,410.30	15,958.24	14,913.54	15,305.15	16,819.97	18,735.04
LOCALES	12,528.25	13,825.29	14,853.23	15,410.30	15,958.24	14,913.54	15,305.15	16,819.97	18,735.04
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	17,818.99	16,438.16	17,725.16	19,325.69	19,711.75	22,259.95	21,137.58	25,135.32	25,431.77
LOCALES	17,538.78	16,154.08	17,437.11	18,881.89	19,261.68	21,803.60	20,674.85	24,666.07	25,002.92
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	17,538.78	16,154.08	17,437.11	18,881.89	19,261.68	21,803.60	20,674.85	24,666.07	25,002.92
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	280.21	284.08	288.05	443.80	450.06	456.35	462.72	469.26	428.85
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	280.21	284.08	288.05	443.80	450.06	456.35	462.72	469.26	428.85
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	15,682.29	16,661.74	17,439.43	18,537.58	15,401.06	16,349.08	17,036.37	16,773.38	16,919.22
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	31,963.72	32,892.05	35,286.60	36,884.48	37,185.29	38,541.92	39,767.00	43,938.15	43,188.88
ACTIVOS GENERADORES DE INGRESOS	13,262.74	14,092.68	12,694.04	12,986.70	14,243.24	14,369.42	15,079.19	16,115.13	17,346.64
TOTAL DE PRESTAMOS	12,263.74	12,341.43	12,694.04	12,986.70	14,243.24	14,369.42	15,079.19	16,115.13	17,346.64
TOTAL DE INVERSIONES	999.00	1,751.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	14,970.45	15,718.09	16,346.61	17,024.87	15,541.68	16,505.41	17,237.90	17,655.48	16,160.14
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	14,147.48	4,037.09	8,910.66	14,786.83	21,625.89	7,315.83	14,931.61	22,253.26	29,954.99
EGRESOS DE OPERACIONES	1,529.75	364.91	783.14	1,202.44	2,173.57	1,114.90	2,160.93	3,568.44	4,758.26
INGRESO NETO DE INTERESES	12,617.72	3,672.18	8,127.53	13,584.39	19,452.32	6,200.93	12,770.68	18,684.82	25,196.73

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OTROS INGRESOS	1,280.50	325.48	656.84	1,045.93	1,429.75	370.38	814.12	1,270.50	1,674.09
INGRESO DE OPERACIONES	13,898.22	3,997.66	8,784.37	14,630.32	20,882.07	6,571.31	13,584.81	19,955.31	26,870.82
EGRESOS GENERALES	10,936.51	2,974.18	6,700.33	11,013.61	15,972.25	4,740.49	10,398.65	16,094.87	22,258.01
UTILIDAD ANTES DE PROVISIONES	2,961.71	1,023.48	2,084.04	3,616.71	4,909.82	1,830.82	3,186.15	3,860.44	4,612.81
UTILIDAD DEL PERIODO	1,423.69	816.36	1,594.06	2,692.21	3,279.33	948.01	1,635.30	1,805.02	1,950.86
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,602.13	1,666.17	1,798.19	1,184.44	1,232.19	1,734.55	1,397.71	1,636.44	710.10
TOTAL PROVISIONES PARA PRESTAMOS	1,647.98	1,720.28	1,835.48	1,202.54	1,253.14	1,764.95	1,574.15	1,829.54	894.57
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	12.79	12.05	12.11	7.69	7.72	11.63	9.13	9.73	3.79
PROVISIONES / PRESTAMOS VENCIDOS (%)	102.86	103.25	102.07	101.53	101.70	101.75	112.62	111.80	125.98
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	13.15	12.44	12.36	7.80	7.85	11.83	10.29	10.88	4.77
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	43.39	46.24	45.43	44.65	40.29	39.83	41.40	36.18	35.14
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	125.18	120.52	117.41	120.29	96.51	109.63	111.31	99.72	90.31
PATRIMONIO / PRESTAMOS TOTALES (%)	125.18	120.52	117.41	120.29	96.51	109.63	111.31	99.72	90.31
INDICE DE ADECUACION DE CAPITAL	81.30	78.76	77.61	79.69	71.63	73.83	76.86	65.75	59.90
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	117.59	112.48	112.33	116.20	102.26	105.23	109.93	101.61	94.42
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	57.97	51.31	51.87	54.09	52.73	57.07	56.47	55.09	49.87
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	117.59	112.48	112.33	116.20	102.26	105.23	109.93	101.61	94.42
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	10.73	23.17	25.12	27.64	23.02	26.39	21.69	14.93	11.25
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	4.45	9.93	9.03	9.73	8.82	9.84	8.22	5.48	4.52
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.51	20.78	19.50	21.08	21.10	22.97	18.97	13.63	12.07
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	106.67	114.59	140.39	151.82	151.83	203.65	198.04	184.12	172.68
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.53	10.36	12.34	12.35	15.26	31.04	28.66	29.52	27.43
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	95.14	104.23	128.05	139.47	136.57	172.61	169.38	154.59	145.25

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ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	70.97	68.05	65.97	57.09	52.79	98.79	112.28	123.87	132.10
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	5.86	5.87	6.03	6.15	6.11	6.24	6.27	6.28	6.19
PERSONA JURIDICA	0.00	0.00	0.00	0.00	6.75	6.75	6.75	6.75	6.75