

BANCO PANAMEÑO DE LA VIVIENDA, 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	908,770.08	907,853.03	903,977.29	897,068.49	910,471.91	921,906.44	966,699.20	1,013,319.28	1,013,552.71
ACTIVOS LIQUIDOS	121,754.82	110,383.29	94,774.52	89,861.39	71,081.13	98,925.32	78,756.62	115,921.34	92,668.23
TOTAL DE PRESTAMOS	602,913.53	601,263.88	585,709.33	593,777.27	588,410.37	595,773.95	629,856.44	647,269.57	676,238.30
LOCALES	598,730.84	596,385.65	581,020.69	589,647.97	584,336.03	591,992.79	629,060.31	649,037.62	673,163.61
EXTRANJEROS	4,182.69	4,878.23	4,688.64	4,129.30	4,074.34	3,781.16	796.13	(1,768.05)	3,074.69
TOTAL DE INVERSIONES	102,116.04	117,825.12	141,939.42	134,105.63	166,044.21	139,446.88	151,781.57	176,076.41	179,778.87
TOTAL DE DEPOSITOS	746,030.29	755,091.58	752,678.42	762,319.51	767,575.28	766,380.27	809,035.24	815,540.55	822,384.31
LOCALES	679,952.97	688,050.36	681,480.11	693,121.45	695,342.89	695,633.12	738,089.23	745,026.20	742,218.67
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	674,326.57	688,050.36	673,879.00	684,519.42	683,744.74	682,030.12	719,981.38	721,908.00	723,022.25
DEPOSITOS DE BANCOS	5,626.40	0.00	7,601.11	8,602.02	11,598.15	13,603.00	18,107.85	23,118.20	19,196.41
EXTRANJEROS	66,077.32	67,041.23	71,198.31	69,198.06	72,232.39	70,747.15	70,946.01	70,514.35	80,165.64
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	66,077.32	67,041.23	71,198.31	69,198.06	72,232.39	70,747.15	70,946.01	70,514.35	80,165.64
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	105,660.32	107,165.13	113,240.72	108,333.31	109,623.49	115,964.81	116,180.99	121,022.83	123,371.29
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	973,330.77	926,066.52	907,732.89	893,778.06	909,621.00	914,879.73	935,338.24	955,193.88	962,012.31
ACTIVOS GENERADORES DE INGRESOS	713,496.14	731,444.38	727,684.37	724,859.37	729,742.08	727,154.91	754,643.37	775,614.44	805,235.87
TOTAL DE PRESTAMOS	586,344.68	592,360.51	592,612.27	599,076.04	595,661.95	598,518.91	607,782.88	620,523.42	632,324.33
TOTAL DE INVERSIONES	127,151.47	139,083.87	135,072.10	125,783.32	134,080.13	128,636.00	146,860.49	155,091.02	172,911.54
PATRIMONIO TOTAL	98,538.23	99,692.91	101,981.76	99,472.81	107,641.91	111,564.97	114,710.85	114,678.07	116,497.39
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	51,455.69	13,341.91	26,428.72	39,624.87	53,726.12	13,366.30	27,797.40	39,384.58	53,739.58
EGRESOS DE OPERACIONES	34,661.23	7,677.36	15,340.23	22,745.41	29,950.71	6,684.72	13,279.67	20,087.47	27,331.37
INGRESO NETO DE INTERESES	16,794.46	5,664.55	11,088.49	16,879.46	23,775.41	6,681.58	14,517.73	19,297.11	26,408.21

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OTROS INGRESOS	16,044.84	3,262.08	7,257.03	9,676.88	11,998.78	3,530.47	6,350.70	16,537.38	19,194.06
INGRESO DE OPERACIONES	32,839.30	8,926.63	18,345.52	26,556.34	35,774.19	10,212.06	20,868.43	35,834.49	45,602.27
EGRESOS GENERALES	28,084.00	6,510.24	14,917.97	21,420.87	27,536.83	7,798.19	15,475.52	25,035.06	30,265.01
UTILIDAD ANTES DE PROVISIONES	4,755.29	2,416.39	3,427.55	5,135.47	8,237.36	2,413.86	5,392.91	10,799.43	15,337.26
UTILIDAD DEL PERIODO	2,647.52	2,156.39	2,781.03	4,288.83	6,465.72	2,291.49	4,784.64	8,432.09	12,093.87
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	11,153.63	11,048.25	10,057.34	9,423.11	8,612.55	10,902.76	8,533.86	6,633.74	5,933.58
TOTAL PROVISIONES PARA PRESTAMOS	9,739.42	9,847.45	9,667.50	9,622.52	10,174.72	9,900.74	10,534.70	11,343.89	11,315.17
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.85	1.84	1.72	1.59	1.46	1.83	1.35	1.02	0.88
PROVISIONES / PRESTAMOS VENCIDOS (%)	87.32	89.13	96.12	102.12	118.14	90.81	123.45	171.00	190.70
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.62	1.64	1.65	1.62	1.73	1.66	1.67	1.75	1.67
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.63	11.80	12.53	12.08	12.04	12.58	12.02	11.94	12.17
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.99	14.90	15.56	14.88	14.53	15.77	14.86	14.70	14.41
PATRIMONIO / PRESTAMOS TOTALES (%)	17.52	17.82	19.33	18.24	18.63	19.46	18.45	18.70	18.24
INDICE DE ADECUACION DE CAPITAL	14.21	14.31	15.54	16.57	15.57	15.28	14.18	17.91	17.66
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.32	14.62	12.59	11.79	9.26	12.91	9.73	14.21	11.27
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.40	12.16	10.48	10.02	7.81	10.73	8.15	11.44	9.14
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	30.01	30.22	31.45	29.38	30.89	31.10	28.50	35.80	33.13
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.37	1.18	0.76	0.79	0.89	1.26	1.27	1.45	1.50
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.27	0.93	0.61	0.64	0.71	1.00	1.02	1.18	1.26
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	2.69	8.65	5.45	5.75	6.01	8.22	8.34	9.80	10.38
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.21	7.30	7.26	7.29	7.36	7.35	7.37	6.77	6.67
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.86	4.20	4.22	4.18	4.10	3.68	3.52	3.45	3.39
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.35	3.10	3.05	3.10	3.26	3.68	3.85	3.32	3.28

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ZONA LIBRE	7.06	7.06	7.13	6.70	5.00	5.00	5.00	0.00	0.00
RESTO DEL PAIS	7.62	8.02	7.81	7.92	7.94	8.43	7.49	7.33	7.62
AL POR MENOR	8.29	8.16	7.84	7.92	8.21	8.27	8.26	8.14	7.73
CONSUMO									
VIVIENDA HIPOTECARIA	4.35	4.46	4.55	4.72	4.83	4.68	4.74	4.56	4.61
PRESTAMO PERSONAL AUTO	7.78	7.86	7.88	7.93	7.89	7.91	7.77	7.67	7.52
PRESTAMO PERSONAL	9.55	9.44	9.38	9.25	9.14	8.87	9.04	8.84	8.80
TARJETA DE CREDITO	22.38	22.13	21.12	21.27	20.51	20.36	19.97	19.37	19.09
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.44	4.19	4.20	4.05	4.15	3.92	4.04	4.13	3.89
PERSONA JURIDICA	4.77	4.55	4.02	3.91	3.73	3.39	3.80	3.83	3.83