

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	38,228.35	41,047.70	41,147.99	46,360.76	48,149.41	49,005.21	51,003.65	0.00	0.00
ACTIVOS LIQUIDOS	20,157.09	23,424.42	23,236.69	25,540.65	24,013.90	24,817.50	28,114.60	0.00	0.00
TOTAL DE PRESTAMOS	15,958.24	14,913.54	15,305.15	16,819.97	18,735.04	18,016.99	18,236.84	0.00	0.00
LOCALES	15,958.24	14,913.54	15,305.15	16,819.97	18,735.04	18,016.99	18,236.84	0.00	0.00
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	19,711.75	22,259.95	21,137.58	25,135.32	25,431.77	27,015.59	28,521.13	0.00	0.00
LOCALES	19,261.68	21,803.60	20,674.85	24,666.07	25,002.92	26,900.79	28,506.26	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	19,261.68	21,803.60	20,674.85	24,666.07	25,002.92	26,900.79	28,506.26	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
EXTRANJEROS	450.06	456.35	462.72	469.26	428.85	114.80	14.87	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	450.06	456.35	462.72	469.26	428.85	114.80	14.87	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	15,401.06	16,349.08	17,036.37	16,773.38	16,919.22	17,722.07	18,440.32	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	37,185.29	38,541.92	39,767.00	43,938.15	43,188.88	45,026.45	46,075.82	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	14,243.24	14,369.42	15,079.19	16,115.13	17,346.64	16,465.26	16,770.99	0.00	0.00
TOTAL DE PRESTAMOS	14,243.24	14,369.42	15,079.19	16,115.13	17,346.64	16,465.26	16,770.99	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
PATRIMONIO TOTAL	15,541.68	16,505.41	17,237.90	17,655.48	16,160.14	17,035.57	17,738.34	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	21,625.89	7,315.83	14,931.61	22,253.26	29,954.99	7,900.81	16,040.57	0.00	0.00
EGRESOS DE OPERACIONES	2,173.57	1,114.90	2,160.93	3,568.44	4,758.26	1,224.80	2,688.69	0.00	0.00
INGRESO NETO DE INTERESES	19,452.32	6,200.93	12,770.68	18,684.82	25,196.73	6,676.01	13,351.88	0.00	0.00

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	1,429.75	370.38	814.12	1,270.50	1,674.09	382.14	907.12	0.00	0.00
INGRESO DE OPERACIONES	20,882.07	6,571.31	13,584.81	19,955.31	26,870.82	7,058.15	14,259.00	0.00	0.00
EGRESOS GENERALES	15,972.25	4,740.49	10,398.65	16,094.87	22,258.01	5,463.91	11,357.06	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	4,909.82	1,830.82	3,186.15	3,860.44	4,612.81	1,594.24	2,901.94	0.00	0.00
UTILIDAD DEL PERIODO	3,279.33	948.01	1,635.30	1,805.02	1,950.86	802.85	1,282.60	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,232.19	1,734.55	1,397.71	1,636.44	710.10	1,275.67	1,235.10	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,253.14	1,764.95	1,574.15	1,829.54	894.57	1,382.82	1,345.01	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	7.72	11.63	9.13	9.73	3.79	7.08	6.77	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	101.70	101.75	112.62	111.80	125.98	108.40	108.90	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	7.85	11.83	10.29	10.88	4.77	7.68	7.38	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	40.29	39.83	41.40	36.18	35.14	36.16	36.15	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	96.51	109.63	111.31	99.72	90.31	98.36	101.12	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	96.51	109.63	111.31	99.72	90.31	98.36	101.12	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	71.63	73.83	76.86	65.75	59.90	72.22	65.82	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	102.26	105.23	109.93	101.61	94.42	91.86	98.57	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	52.73	57.07	56.47	55.09	49.87	50.64	55.12	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	102.26	105.23	109.93	101.61	94.42	91.86	98.57	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	23.02	26.39	21.69	14.93	11.25	19.50	15.30	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	8.82	9.84	8.22	5.48	4.52	7.13	5.57	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	21.10	22.97	18.97	13.63	12.07	18.85	14.46	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	151.83	203.65	198.04	184.12	172.68	191.94	191.29	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	15.26	31.04	28.66	29.52	27.43	29.75	32.06	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	136.57	172.61	169.38	154.59	145.25	162.18	159.23	0.00	0.00



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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
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	52.79	98.79	112.28	123.87	132.10	104.82	21.53	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	6.11	6.24	6.27	6.28	6.19	6.18	5.83	0.00	0.00
PERSONA JURIDICA	6.75	6.75	6.75	6.75	6.75	6.75	6.75	0.00	0.00