

**BANCO 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	411,106.18	447,162.52	481,563.04	511,482.88	537,666.09	570,402.69	614,880.69	0.00	0.00
ACTIVOS LIQUIDOS	52,816.58	56,756.01	66,864.55	55,320.89	57,405.02	41,775.60	39,501.62	0.00	0.00
TOTAL DE PRESTAMOS	267,571.16	295,245.53	323,523.45	340,176.36	369,402.18	397,896.54	421,792.01	0.00	0.00
LOCALES	259,822.25	279,414.73	309,253.34	327,738.18	353,027.06	379,363.97	408,078.60	0.00	0.00
EXTRANJEROS	7,748.90	15,830.79	14,270.11	12,438.18	16,375.12	18,532.57	13,713.41	0.00	0.00
TOTAL DE INVERSIONES	71,553.99	75,860.82	72,687.24	96,545.26	91,130.91	110,980.96	132,973.28	0.00	0.00
TOTAL DE DEPOSITOS	346,581.64	376,366.12	403,330.82	426,560.92	440,553.33	462,861.54	477,731.07	0.00	0.00
LOCALES	317,740.85	343,073.78	371,024.46	394,468.81	406,645.80	428,976.68	442,982.87	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	314,740.85	337,073.78	363,524.46	389,468.81	396,145.17	416,985.83	429,982.87	0.00	0.00
DEPOSITOS DE BANCOS	3,000.00	6,000.00	7,500.00	5,000.00	10,500.63	11,990.85	13,000.00	0.00	0.00
EXTRANJEROS	28,840.79	33,292.33	32,306.36	32,092.11	33,907.53	33,884.86	34,748.19	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	28,840.79	33,292.33	32,306.36	32,092.11	33,907.53	33,884.86	34,748.19	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	43,526.09	44,616.89	55,758.79	58,235.25	59,723.88	58,508.14	66,777.91	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	369,399.24	387,660.93	421,378.53	442,448.05	474,386.13	508,782.61	548,221.87	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	296,109.81	317,783.80	343,065.75	378,614.55	399,829.12	439,991.92	475,487.99	0.00	0.00
TOTAL DE PRESTAMOS	235,171.12	253,068.26	279,937.73	300,248.99	318,486.67	346,571.03	372,657.73	0.00	0.00
TOTAL DE INVERSIONES	60,938.69	64,715.54	63,128.02	78,365.56	81,342.45	93,420.89	102,830.26	0.00	0.00
PATRIMONIO TOTAL	42,784.44	43,505.84	49,346.76	50,535.77	51,624.98	51,562.52	61,268.35	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	17,291.92	4,836.53	10,154.50	15,802.74	21,986.07	6,592.96	13,765.05	0.00	0.00
EGRESOS DE OPERACIONES	10,234.09	2,862.15	6,026.80	9,372.80	12,969.81	3,775.44	7,931.68	0.00	0.00
INGRESO NETO DE INTERESES	7,057.83	1,974.39	4,127.70	6,429.94	9,016.26	2,817.52	5,833.37	0.00	0.00

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OTROS INGRESOS	2,427.63	931.16	1,730.86	2,617.04	3,932.36	843.59	1,800.24	0.00	0.00
INGRESO DE OPERACIONES	9,485.46	2,905.54	5,858.56	9,046.98	12,948.62	3,661.11	7,633.62	0.00	0.00
EGRESOS GENERALES	6,744.11	1,882.80	4,104.55	6,213.92	8,427.45	2,504.12	5,148.04	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	2,741.35	1,022.74	1,754.01	2,833.07	4,521.17	1,156.99	2,485.58	0.00	0.00
UTILIDAD DEL PERIODO	1,436.35	812.74	1,602.69	2,288.75	3,398.28	936.99	2,532.54	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	37.97	34.95	0.00	34.94	89.32	54.31	7.36	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,476.42	3,686.42	3,627.74	4,020.74	4,599.32	4,819.32	3,850.69	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.01	0.01	0.00	0.01	0.02	0.01	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	9,156.47	10,547.89	0.00	11,506.44	5,149.42	8,874.24	52,331.35	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.30	1.25	1.12	1.18	1.25	1.21	0.91	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.59	9.98	11.58	11.39	11.11	10.26	10.86	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.83	12.02	14.07	13.33	12.97	11.50	12.04	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.27	15.11	17.23	17.12	16.17	14.70	15.83	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	13.97	13.16	14.89	14.01	13.38	12.32	13.75	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.24	15.08	16.58	12.97	13.03	9.03	8.27	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.85	12.69	13.88	10.82	10.68	7.32	6.42	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	35.88	35.24	34.60	35.60	33.72	33.00	36.10	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.49	1.02	0.93	0.81	0.85	0.85	1.07	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.39	0.84	0.76	0.69	0.72	0.74	0.92	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.36	7.47	6.50	6.04	6.58	7.27	8.27	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.84	6.09	5.92	5.57	5.50	5.99	5.79	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.46	3.60	3.51	3.30	3.24	3.43	3.34	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.38	2.49	2.41	2.26	2.26	2.56	2.45	0.00	0.00



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ZONA LIBRE	4.80	4.76	4.81	4.81	4.78	5.51	5.64	0.00	0.00
RESTO DEL PAIS	6.71	6.52	6.37	6.56	6.30	6.24	6.66	0.00	0.00
AL POR MENOR	6.41	6.51	6.49	6.48	6.61	6.07	6.49	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.32	5.57	5.14	4.97	5.02	5.07	5.06	0.00	0.00
PRESTAMO PERSONAL AUTO	7.78	7.23	7.13	6.77	6.76	6.72	6.81	0.00	0.00
PRESTAMO PERSONAL	5.56	6.58	5.93	6.36	6.24	6.11	6.30	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	13.25	13.25	13.25	13.25	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.75	3.66	3.64	3.72	3.71	3.72	3.76	0.00	0.00
PERSONA JURIDICA	3.12	3.12	3.35	3.38	3.35	3.37	3.59	0.00	0.00