

**BANCO PANAMEÑO DE LA VIVIENDA, 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	910,471.91	921,906.44	966,699.20	1,013,319.28	1,013,552.71	1,052,378.69	1,058,230.07	0.00	0.00
ACTIVOS LIQUIDOS	71,081.13	98,925.32	78,756.62	115,921.34	92,668.23	62,257.24	51,269.33	0.00	0.00
TOTAL DE PRESTAMOS	588,410.37	595,773.95	629,856.44	647,269.57	676,238.30	712,947.87	738,235.75	0.00	0.00
LOCALES	584,336.03	591,992.79	629,060.31	649,037.62	673,163.61	710,264.20	735,718.89	0.00	0.00
EXTRANJEROS	4,074.34	3,781.16	796.13	(1,768.05)	3,074.69	2,683.67	2,516.86	0.00	0.00
TOTAL DE INVERSIONES	166,044.21	139,446.88	151,781.57	176,076.41	179,778.87	208,508.16	200,739.67	0.00	0.00
TOTAL DE DEPOSITOS	767,575.28	766,380.27	809,035.24	815,540.55	822,384.31	839,942.14	856,745.98	0.00	0.00
LOCALES	695,342.89	695,633.12	738,089.23	745,026.20	742,218.67	752,987.62	774,088.95	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	683,744.74	682,030.12	719,981.38	721,908.00	723,022.25	735,161.90	751,739.78	0.00	0.00
DEPOSITOS DE BANCOS	11,598.15	13,603.00	18,107.85	23,118.20	19,196.41	17,825.72	22,349.17	0.00	0.00
EXTRANJEROS	72,232.39	70,747.15	70,946.01	70,514.35	80,165.64	86,954.52	82,657.03	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	72,232.39	70,747.15	70,946.01	70,514.35	80,165.64	86,954.52	82,657.03	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	109,623.49	115,964.81	116,180.99	121,022.83	123,371.29	122,018.31	111,355.85	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	909,621.00	914,879.73	935,338.24	955,193.88	962,012.31	987,142.57	1,012,464.63	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	729,742.08	727,154.91	754,643.37	775,614.44	805,235.87	828,338.43	860,306.71	0.00	0.00
TOTAL DE PRESTAMOS	595,661.95	598,518.91	607,782.88	620,523.42	632,324.33	654,360.91	684,046.09	0.00	0.00
TOTAL DE INVERSIONES	134,080.13	128,636.00	146,860.49	155,091.02	172,911.54	173,977.52	176,260.62	0.00	0.00
PATRIMONIO TOTAL	107,641.91	111,564.97	114,710.85	114,678.07	116,497.39	118,991.56	113,768.42	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	53,726.12	13,366.30	27,797.40	39,384.58	53,739.58	14,503.93	29,112.78	0.00	0.00
EGRESOS DE OPERACIONES	29,950.71	6,684.72	13,279.67	20,087.47	27,331.37	7,214.21	14,594.33	0.00	0.00
INGRESO NETO DE INTERESES	23,775.41	6,681.58	14,517.73	19,297.11	26,408.21	7,289.72	14,518.45	0.00	0.00

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OTROS INGRESOS	11,998.78	3,530.47	6,350.70	16,537.38	19,194.06	3,598.13	8,031.21	0.00	0.00
INGRESO DE OPERACIONES	35,774.19	10,212.06	20,868.43	35,834.49	45,602.27	10,887.85	22,549.66	0.00	0.00
EGRESOS GENERALES	27,536.83	7,798.19	15,475.52	25,035.06	30,265.01	7,947.81	16,011.08	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	8,237.36	2,413.86	5,392.91	10,799.43	15,337.26	2,940.04	6,538.58	0.00	0.00
UTILIDAD DEL PERIODO	6,465.72	2,291.49	4,784.64	8,432.09	12,093.87	2,827.95	6,256.51	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	8,612.55	10,902.76	8,533.86	6,633.74	5,933.58	5,985.28	8,343.26	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	10,174.72	9,900.74	10,534.70	11,343.89	11,315.17	11,273.49	10,999.30	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.46	1.83	1.35	1.02	0.88	0.84	1.13	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	118.14	90.81	123.45	171.00	190.70	188.35	131.83	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.73	1.66	1.67	1.75	1.67	1.58	1.49	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	12.04	12.58	12.02	11.94	12.17	11.59	10.52	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.53	15.77	14.86	14.70	14.41	13.24	11.86	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.63	19.46	18.45	18.70	18.24	17.11	15.08	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	15.57	15.28	14.18	17.91	17.66	16.86	16.60	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	9.26	12.91	9.73	14.21	11.27	7.41	5.98	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	7.81	10.73	8.15	11.44	9.14	5.92	4.84	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	30.89	31.10	28.50	35.80	33.13	32.24	29.41	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.89	1.26	1.27	1.45	1.50	1.37	1.45	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.71	1.00	1.02	1.18	1.26	1.15	1.24	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.01	8.22	8.34	9.80	10.38	9.51	11.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.36	7.35	7.37	6.77	6.67	7.00	6.77	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.10	3.68	3.52	3.45	3.39	3.48	3.39	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.26	3.68	3.85	3.32	3.28	3.52	3.38	0.00	0.00



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ZONA LIBRE	5.00	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	7.94	8.43	7.49	7.33	7.62	7.49	7.50	0.00	0.00
AL POR MENOR	8.21	8.27	8.26	8.14	7.73	7.49	7.51	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.83	4.68	4.74	4.56	4.61	4.44	4.34	0.00	0.00
PRESTAMO PERSONAL AUTO	7.89	7.91	7.77	7.67	7.52	7.57	7.46	0.00	0.00
PRESTAMO PERSONAL	9.14	8.87	9.04	8.84	8.80	8.72	8.56	0.00	0.00
TARJETA DE CREDITO	20.51	20.36	19.97	19.37	19.09	18.91	19.01	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.15	3.92	4.04	4.13	3.89	3.66	3.71	0.00	0.00
PERSONA JURIDICA	3.73	3.39	3.80	3.83	3.83	3.76	3.68	0.00	0.00