

BANCO PANAMEÑO DE LA VIVIENDA, S.A.
ESTADÍSTICAS FINANCIERAS
A SEPTIEMBRE 2013
(En Miles de Balboas)

| | 2011 | 2012 | | | | 2013 | | | |
|---------------------------------------|------------|------------|------------|--------------|--------------|--------------|--------------|--------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| 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 | 1,201,655.03 | 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 | 75,521.41 | 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 | 779,303.08 | 0.00 |
| LOCALES | 584,336.03 | 591,992.79 | 629,060.31 | 649,037.62 | 673,163.61 | 710,264.20 | 735,718.89 | 766,203.33 | 0.00 |
| EXTRANJEROS | 4,074.34 | 3,781.16 | 796.13 | (1,768.05) | 3,074.69 | 2,683.67 | 2,516.86 | 13,099.75 | 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 | 244,638.55 | 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 | 896,304.42 | 0.00 |
| LOCALES | 695,342.89 | 695,633.12 | 738,089.23 | 745,026.20 | 742,218.67 | 752,987.62 | 774,088.95 | 807,183.72 | 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 | 783,356.60 | 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 | 23,827.12 | 0.00 |
| EXTRANJEROS | 72,232.39 | 70,747.15 | 70,946.01 | 70,514.35 | 80,165.64 | 86,954.52 | 82,657.03 | 89,120.70 | 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 | 89,120.70 | 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 | 112,882.37 | 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 | 1,107,487.15 | 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 | 923,643.80 | 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 | 713,286.33 | 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 | 210,357.48 | 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 | 116,952.60 | 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 | 44,619.01 | 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 | 22,887.66 | 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 | 21,731.34 | 0.00 |
| OTROS INGRESOS | 11,998.78 | 3,530.47 | 6,350.70 | 16,537.38 | 19,194.06 | 3,598.13 | 8,031.21 | 11,295.43 | 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 | 33,026.77 | 0.00 |

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| EGRESOS GENERALES | 27,536.83 | 7,798.19 | 15,475.52 | 25,035.06 | 30,265.01 | 7,947.81 | 16,011.08 | 23,737.19 | 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 | 9,289.58 | 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 | 9,006.31 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| 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 | 16,927.63 | 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 | 10,975.78 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.46 | 1.83 | 1.35 | 1.02 | 0.88 | 0.84 | 1.13 | 2.17 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 118.14 | 90.81 | 123.45 | 171.00 | 190.70 | 188.35 | 131.83 | 64.84 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.73 | 1.66 | 1.67 | 1.75 | 1.67 | 1.58 | 1.49 | 1.41 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 12.04 | 12.58 | 12.02 | 11.94 | 12.17 | 11.59 | 10.52 | 9.39 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 14.53 | 15.77 | 14.86 | 14.70 | 14.41 | 13.24 | 11.86 | 11.02 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 18.63 | 19.46 | 18.45 | 18.70 | 18.24 | 17.11 | 15.08 | 14.49 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 15.57 | 15.28 | 14.18 | 17.91 | 17.66 | 16.86 | 16.60 | 15.96 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 9.26 | 12.91 | 9.73 | 14.21 | 11.27 | 7.41 | 5.98 | 8.43 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 7.81 | 10.73 | 8.15 | 11.44 | 9.14 | 5.92 | 4.84 | 6.28 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 30.89 | 31.10 | 28.50 | 35.80 | 33.13 | 32.24 | 29.41 | 35.72 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.89 | 1.26 | 1.27 | 1.45 | 1.50 | 1.37 | 1.45 | 1.30 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.71 | 1.00 | 1.02 | 1.18 | 1.26 | 1.15 | 1.24 | 1.08 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 6.01 | 8.22 | 8.34 | 9.80 | 10.38 | 9.51 | 11.00 | 10.27 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.36 | 7.35 | 7.37 | 6.77 | 6.67 | 7.00 | 6.77 | 6.44 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.10 | 3.68 | 3.52 | 3.45 | 3.39 | 3.48 | 3.39 | 3.30 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.26 | 3.68 | 3.85 | 3.32 | 3.28 | 3.52 | 3.38 | 3.14 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 76.97 | 76.36 | 74.16 | 69.86 | 66.37 | 73.00 | 71.00 | 71.87 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.64 | 1.94 | 1.68 | 2.84 | 2.38 | 1.74 | 1.87 | 1.63 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 456.00 | 443.00 | 457.00 | 454.00 | 482.00 | 486.00 | 474.00 | 489.00 | 0.00 |

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| NUMERO DE SUCURSALES | 12.00 | 13.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 1,290.37 | 1,344.86 | 1,378.24 | 1,425.70 | 1,402.98 | 1,466.97 | 1,557.46 | 1,593.67 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 1,683.28 | 1,729.98 | 1,770.32 | 1,796.34 | 1,706.19 | 1,728.28 | 1,807.48 | 1,832.93 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 14.18 | 5.17 | 10.47 | 18.57 | 25.09 | 5.82 | 13.20 | 18.42 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 0.19 | 1.55 | 6.94 | 12.96 | 11.32 | 14.15 | 9.47 | 18.59 | 0.00 |
| PRESTAMOS (%) | (2.41) | (0.91) | 7.54 | 9.01 | 14.93 | 19.67 | 17.21 | 20.40 | 0.00 |
| LOCALES (%) | (2.40) | (0.74) | 8.27 | 10.07 | 15.20 | 19.98 | 16.96 | 18.05 | 0.00 |
| EXTRANJEROS (%) | (2.59) | (22.49) | (83.02) | (142.82) | (24.54) | (29.03) | 216.14 | (840.92) | 0.00 |
| DEPOSITOS (%) | 2.89 | 1.50 | 7.49 | 6.98 | 7.14 | 9.60 | 5.90 | 9.90 | 0.00 |
| LOCALES (%) | 2.26 | 1.10 | 8.31 | 7.49 | 6.74 | 8.24 | 4.88 | 8.34 | 0.00 |
| EXTRANJEROS (%) | 9.31 | 5.53 | (0.35) | 1.90 | 10.98 | 22.91 | 16.51 | 26.39 | 0.00 |
| PATRIMONIO (%) | 3.75 | 8.21 | 2.60 | 11.71 | 12.54 | 5.22 | (4.15) | (6.73) | 0.00 |
| UTILIDAD NETA (%) | 144.22 | 6.27 | 72.05 | 96.61 | 87.05 | 23.41 | 30.76 | 6.81 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 536,414.59 | 525,108.81 | 565,682.23 | 609,804.48 | 639,218.99 | 677,107.85 | 701,669.68 | 735,921.81 | 0.00 |
| MENCION ESPECIAL | 48,101.44 | 53,398.57 | 47,727.91 | 32,771.30 | 32,109.97 | 24,766.63 | 17,634.10 | 23,836.38 | 0.00 |
| SUBNORMAL | 3,037.28 | 16,796.31 | 12,806.21 | 3,885.92 | 4,366.33 | 8,991.76 | 21,136.27 | 20,590.58 | 0.00 |
| DUDOSO | 5,780.71 | 5,456.50 | 9,471.21 | 7,492.22 | 7,550.20 | 9,170.53 | 5,008.21 | 5,602.64 | 0.00 |
| IRRECUPERABLE | 5,251.05 | 4,914.50 | 4,703.58 | 4,659.53 | 4,307.97 | 4,184.60 | 3,786.78 | 4,327.44 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| 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 | 7.23 | 0.00 |
| AL POR MENOR | 8.21 | 8.27 | 8.26 | 8.14 | 7.73 | 7.49 | 7.51 | 7.38 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 4.83 | 4.68 | 4.74 | 4.56 | 4.61 | 4.44 | 4.34 | 4.48 | 0.00 |
| PRESTAMO PERSONAL AUTO | 7.89 | 7.91 | 7.77 | 7.67 | 7.52 | 7.57 | 7.46 | 7.37 | 0.00 |
| PRESTAMO PERSONAL | 9.14 | 8.87 | 9.04 | 8.84 | 8.80 | 8.72 | 8.56 | 8.41 | 0.00 |

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| TARJETA DE CREDITO | 20.51 | 20.36 | 19.97 | 19.37 | 19.09 | 18.91 | 19.01 | 19.21 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 4.15 | 3.92 | 4.04 | 4.13 | 3.89 | 3.66 | 3.71 | 3.58 | 0.00 |
| PERSONA JURIDICA | 3.73 | 3.39 | 3.80 | 3.83 | 3.83 | 3.76 | 3.68 | 3.73 | 0.00 |