



**Banco Panamericano, S.A. (Panabank)**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	363,799.86	328,249.34	337,252.89	337,843.97	359,775.35	351,011.33	360,978.07	386,073.46	397,518.62	
3 Activos Líquidos	96,050.55	79,389.81	87,368.13	84,882.33	109,264.69	85,852.17	86,341.03	92,449.35	90,382.96	
4 Total de Préstamos	218,447.03	199,634.60	204,301.39	204,544.84	204,091.48	203,330.46	204,845.36	217,331.85	225,235.70	
5 Locales	217,250.90	197,240.80	201,957.49	201,710.63	200,710.70	200,642.72	202,252.95	214,740.93	222,662.14	
6 Extranjeros	1,196.13	2,393.79	2,343.90	2,834.21	3,380.77	2,687.75	2,592.41	2,590.91	2,573.57	
7 Total de Inversiones	30,056.15	30,043.72	28,430.92	28,710.92	26,913.20	41,042.50	48,576.56	53,334.04	57,783.28	
8 Total de Depósitos	290,144.19	265,859.98	267,935.40	264,813.88	277,020.00	271,184.75	275,112.86	298,386.29	311,420.75	
9 Locales	275,199.45	249,908.93	251,410.40	248,617.45	240,755.54	233,663.03	236,360.49	258,871.33	274,767.69	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	234,705.81	214,384.45	217,789.67	221,647.54	208,127.18	210,551.97	205,939.65	231,334.85	241,996.11	
12 Depósitos de Bancos	40,493.64	35,524.48	33,620.73	26,969.90	32,628.36	23,111.07	30,420.84	27,536.48	32,771.59	
13 Extranjeros	14,944.75	15,951.05	16,525.00	16,196.43	36,264.46	37,521.72	38,752.37	39,514.96	36,653.05	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	10,642.85	11,708.30	12,381.62	13,116.43	29,484.46	31,436.77	32,372.15	32,586.57	29,828.55	
16 Depósitos de Bancos	4,301.89	4,242.75	4,143.38	3,080.00	6,780.00	6,084.95	6,380.22	6,928.39	6,824.51	
17 Patrimonio Total	33,661.88	35,106.65	35,004.47	35,058.18	35,178.85	35,743.65	36,903.82	37,183.88	37,393.34	
18 PROMEDIO (12 MESES)										
19 Total de Activos	363,799.86	328,249.34	337,252.89	337,843.97	361,787.61	339,630.34	349,115.48	361,958.71	378,646.99	
20 Activos Generadores de Ingresos	248,503.18	229,678.32	232,732.30	233,255.76	239,753.93	237,025.64	243,077.12	251,960.82	257,011.83	
21 Total de Prestamos	218,447.03	199,634.60	204,301.39	204,544.84	211,269.25	201,482.53	204,573.38	210,938.34	214,663.59	
22 Total de Inversiones	30,056.15	30,043.72	28,430.92	28,710.92	28,484.68	35,543.11	38,503.74	41,022.48	42,348.24	
23 Patrimonio Total	33,661.88	35,106.65	35,004.47	35,058.18	34,420.37	35,425.15	35,954.15	36,121.03	36,286.10	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	29,043.15	6,353.67	12,777.22	19,175.80	25,461.15	6,184.18	12,658.98	19,428.12	26,605.83	
26 Egreso de Operaciones	22,718.18	4,589.26	9,101.31	13,578.19	18,508.09	4,644.04	9,100.27	13,646.21	18,742.22	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4			
27 Ingreso Neto de Intereses	6,324.96	1,764.41	3,675.90	5,597.61	6,953.06	1,540.14	3,558.71	5,781.90	7,863.61			
28 Otros Ingresos	11,685.76	1,464.38	3,054.53	5,194.85	6,942.10	1,472.57	3,581.81	5,554.56	7,395.98			
29 Ingreso de Operaciones	18,010.72	3,228.79	6,730.44	10,792.46	13,895.16	3,012.71	7,140.52	11,336.46	15,259.59			
30 Egresos Generales	7,785.92	1,770.88	3,698.46	5,718.62	7,787.32	1,949.49	4,070.56	6,520.39	9,326.53			
31 Utilidad antes de Provisiones	10,224.80	1,457.91	3,031.97	5,073.84	6,107.84	1,063.22	3,069.95	4,816.07	5,933.06			
32 Utilidad del Periodo	6,799.79	1,021.24	1,370.31	2,712.17	2,877.91	818.22	2,404.95	3,646.07	3,506.51			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	23,319.78	14,384.57	20,937.97	13,588.89	11,345.32	15,125.15	16,651.51	14,846.50	10,819.15			
35 Total Provisiones Para Préstamos	5,083.82	4,710.56	5,935.49	5,424.03	5,867.23	6,087.06	5,033.97	6,079.30	5,864.32			
36 Préstamos Vencidos / Préstamos Totales (%)	10.68	7.21	10.25	6.64	5.56	7.44	8.13	6.83	4.80			
37 Provisiones / Préstamos Vencidos (%)	21.80	32.75	28.35	39.92	51.71	40.24	30.23	40.95	54.20			
38 Provisiones para Préstamos / Préstamos Totales (%)	2.33	2.36	2.91	2.65	2.87	2.99	2.46	2.80	2.60			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	9.25	10.70	10.38	10.38	9.78	10.18	10.22	9.63	9.41			
41 Patrimonio / Activos Generadores de Ing. (%)	13.55	15.29	15.04	15.03	15.23	14.63	14.56	13.74	13.21			
42 Patrimonio / Préstamos Totales (%)	15.41	17.59	17.13	17.14	17.24	17.58	18.02	17.11	16.60			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	33.10	29.86	32.61	32.05	39.44	31.66	31.38	30.98	29.02			
45 Activos Líquidos / Activos Totales (%)	26.40	24.19	25.91	25.12	30.37	24.46	23.92	23.95	22.74			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	43.46	41.16	43.22	42.90	49.16	46.79	49.04	48.86	47.58			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.78	1.18	1.55	1.20	1.38	1.98	1.93	1.36			
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	1.24	0.81	1.07	0.80	0.96	1.38	1.34	0.93			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	11.64	7.83	10.31	8.36	9.24	13.38	13.46	9.66			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	11.07	10.98	10.96	10.62	10.44	10.42	10.28	10.35			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	7.99	7.82	7.76	7.72	7.84	7.49	7.22	7.29			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.07	3.16	3.20	2.90	2.60	2.93	3.06	3.06			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	54.85	54.95	52.99	56.04	64.71	57.01	57.52	61.12			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.55	2.62	2.97	2.90	2.49	2.95	2.94	2.88			
56 PRODUCTIVIDAD												
57 Número de Empleados	14.00	14.00	15.00	16.00	275.00	282.00	283.00	301.00	301.00			
58 Número de Sucursales	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00			
59 Préstamos / Empleados	15,603.36	14,259.61	13,620.09	12,784.05	742.15	721.03	723.84	722.03	748.29			
60 Depósitos Totales / Empleados	20,724.59	18,990.00	17,862.36	16,550.87	1,007.35	961.65	972.13	991.32	1,034.62			
61 Utilidad Neta / Empleados	0.00	72.95	91.35	169.51	10.47	2.90	8.50	12.11	11.65			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	-1.11	6.93	7.03	14.28	10.49			
64 Préstamos (%)	0.00	0.00	0.00	0.00	-6.57	1.85	0.27	6.25	10.36			
65 Locales (%)	0.00	0.00	0.00	0.00	-7.61	1.72	0.15	6.46	10.94			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	182.64	12.28	10.60	-8.58	-23.88			
67 Depósitos (%)	0.00	0.00	0.00	0.00	-4.52	2.00	2.68	12.68	12.42			
68 Locales (%)	0.00	0.00	0.00	0.00	-12.52	-6.50	-5.99	4.12	14.13			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	142.66	135.23	134.51	143.97	1.07			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	4.51	1.81	5.43	6.06	6.29			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-19.88	75.50	34.43	21.84			