



**Banco Azteca (Panamá) S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	27,070.63	27,621.50	28,112.51	24,530.93	22,679.53	23,285.17	27,686.75	25,246.31	24,380.02	
Activos Líquidos	3,027.03	3,871.17	5,300.13	3,354.17	2,503.21	4,839.92	9,368.64	6,738.81	6,991.04	
Total de Préstamos	21,052.07	20,678.09	19,524.78	18,013.01	17,169.93	15,233.40	14,536.28	14,743.85	15,048.74	
Locales	21,052.07	20,678.09	19,524.78	18,013.01	17,169.93	15,233.40	14,536.28	14,743.85	15,048.74	
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 Depósitos	16,111.20	16,595.95	16,885.92	12,629.28	10,802.71	10,701.51	14,297.67	10,429.10	10,218.53	
Locales	2,852.23	2,329.94	2,483.55	2,809.09	3,468.83	4,853.85	8,309.79	10,029.35	9,944.33	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	2,852.23	2,329.94	2,483.55	2,809.09	3,468.83	4,853.85	8,309.79	10,029.35	9,944.33	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	13,258.97	14,266.02	14,402.37	9,820.19	7,333.88	5,847.66	5,987.88	399.74	274.20	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	658.97	666.02	14,402.37	9,820.19	7,333.88	5,847.66	987.88	399.74	274.20	
Depósitos de Bancos	12,600.00	13,600.00	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00	
Patrimonio Total	10,295.04	10,184.96	10,097.23	10,249.22	10,582.61	11,188.70	11,852.47	12,417.11	12,702.62	
PROMEDIO (12 MESES)										
Total de Activos	19,395.12	19,884.55	21,779.24	23,137.67	24,875.08	25,453.33	27,899.63	24,888.62	23,529.77	
Activos Generadores de Ingresos	13,387.07	14,091.30	15,319.91	17,443.28	19,111.00	17,955.74	17,030.53	16,378.43	16,109.33	
Total de Prestamos	12,669.25	14,091.30	15,319.91	17,443.28	19,111.00	17,955.74	17,030.53	16,378.43	16,109.33	
Total de Inversiones	717.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	10,151.89	10,211.73	10,207.30	10,127.51	10,438.83	10,686.83	10,974.85	11,333.16	11,642.61	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	7,622.76	3,588.32	7,475.91	11,650.09	15,855.98	4,275.36	8,396.65	12,451.74	16,386.42	
Egreso de Operaciones	612.18	342.42	674.00	966.42	1,182.93	176.79	363.27	584.55	964.79	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	7,010.57	3,245.90	6,801.91	10,683.66	14,673.05	4,098.57	8,033.37	11,867.19	15,421.63
Otros Ingresos	714.89	206.27	362.09	537.44	701.40	162.78	376.72	569.75	869.97
Ingreso de Operaciones	7,725.46	3,452.18	7,164.00	11,221.11	15,374.45	4,261.35	8,410.10	12,436.93	16,291.60
Egresos Generales	8,255.92	2,092.44	3,915.07	5,911.26	7,976.81	2,096.35	4,408.28	7,074.71	9,704.38
Utilidad Antes de Provisiones	-530.45	1,359.74	3,248.93	5,309.85	7,397.64	2,165.00	4,001.82	5,362.23	6,587.22
Utilidad del Periodo	-4,123.70	-1,030.08	-1,667.81	-1,665.82	-1,332.43	606.52	1,270.28	1,834.92	2,120.42
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	3,419.04	5,163.30	6,502.89	7,739.18	8,311.84	9,355.74	4,345.45	4,972.69	1,178.00
Total Provisiones Para Préstamos	2,595.61	4,340.66	5,675.14	7,116.29	7,820.52	8,883.15	4,061.13	4,598.50	784.63
Préstamos Vencidos / Préstamos Totales (%)	16.24	24.97	33.31	42.96	48.41	61.42	29.89	33.73	7.83
Provisiones / Préstamos Vencidos (%)	75.92	84.07	87.27	91.95	94.09	94.95	93.46	92.48	66.61
Provisiones Para Préstamos / Préstamos Totales (%)	12.33	20.99	29.07	39.51	45.55	58.31	27.94	31.19	5.21
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	38.03	36.87	35.92	41.78	46.66	48.05	42.81	49.18	52.10
Patrimonio / Activos Generadores de Ing. (%)	48.90	49.25	51.71	56.90	61.63	73.45	81.54	84.22	84.41
Patrimonio / Préstamos Totales (%)	48.90	49.25	51.71	56.90	61.63	73.45	81.54	84.22	84.41
Indice de Adecuacion de Capital	42.70	42.43	42.84	47.81	52.25	58.91	60.25	65.45	67.40
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	18.79	23.33	31.39	26.56	23.17	45.23	65.53	64.62	68.42
Activos Líquidos / Activos Totales (%)	11.18	14.02	18.85	13.67	11.04	20.79	33.84	26.69	28.68
Activos Líquidos + Inversiones / Depósitos Totales (%)	18.79	23.33	31.39	26.56	23.17	45.23	65.53	64.62	68.42
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	-30.80	-29.24	-21.77	-12.73	-6.97	13.51	14.92	14.94	13.16
Utilidad Neta / Total de Activos (Promedio) (%)	-21.26	-20.72	-15.32	-9.60	-5.36	9.53	9.11	9.83	9.01
Utilidad Neta / Patrimonio Total (Promedio) (%)	-40.62	-40.35	-32.68	-21.93	-12.76	22.70	23.15	21.59	18.21
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	56.94	101.86	97.60	89.05	82.97	95.24	98.61	101.37	101.72
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.57	9.72	8.80	7.39	6.19	3.94	4.27	4.76	5.99
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	52.37	92.14	88.80	81.66	76.78	91.30	94.34	96.61	95.73



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Egresos Generales / Ingresos de Operaciones (%)	106.87	60.61	54.65	52.68	51.88	49.19	52.42	56.88	59.57
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	5.34	5.86	4.73	4.11	3.67	3.63	4.42	4.64	5.40
<b>PRODUCTIVIDAD</b>									
Número de Empleados	393.00	383.00	361.00	444.00	402.00	392.00	411.00	388.00	350.00
Número de Sucursales	8.00	6.00	6.00	7.00	7.00	7.00	7.00	7.00	7.00
Préstamos / Empleados	53.57	53.99	54.09	40.57	42.71	38.86	35.37	38.00	43.00
Depósitos Totales / Empleados	41.00	43.33	46.78	28.44	26.87	27.30	34.79	26.88	29.20
Utilidad Neta / Empleados	-10.49	-2.69	-4.62	-3.75	-3.31	1.55	3.09	4.73	6.06
<b>TASA DE CRECIMIENTO (12 MESES)</b>									
Activos (%)	130.99	127.38	82.01	12.81	-16.22	-15.70	-1.51	2.92	7.50
Préstamos (%)	391.13	175.54	75.66	6.75	-18.44	-26.33	-25.55	-18.15	-12.35
Locales (%)	391.13	175.54	75.66	6.75	-18.44	-26.33	-25.55	-18.15	-12.35
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	1,444.96	1,062.44	276.10	16.34	-32.95	-35.52	-15.33	-17.42	-5.41
Locales (%)	335.62	125.05	38.68	21.57	21.62	108.33	234.59	257.03	186.68
Extranjeros (%)	3,316.63	3,535.73	433.65	14.93	-44.69	-59.01	-58.42	-95.93	-96.26
Patrimonio (%)	2.86	-0.52	-2.13	2.43	2.79	9.86	17.38	21.15	20.03
Utilidad Neta (%)	107.09	33.73	-1.39	-27.67	-67.69	-158.88	-176.16	-210.15	-259.14
<b>CLASIFICACION PRESTAMOS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	17,077.02	16,318.10	14,886.67	13,972.17	13,487.21	11,787.15	11,699.55	11,980.70	12,720.63
Mención Especial	1,826.71	2,295.03	2,476.84	2,249.05	2,030.22	1,942.19	1,724.88	1,624.90	1,337.14
Subnormal	1,273.75	1,183.77	1,275.08	1,096.36	1,094.58	943.55	827.53	764.07	597.63
Dudoso	2,252.16	2,256.02	2,308.33	1,858.70	1,578.09	1,535.31	1,142.78	1,088.62	1,058.33
Irrecuperable	1,218.04	2,965.83	4,252.99	5,953.08	6,800.35	7,908.39	3,202.67	3,884.07	119.68
<b>TASA DE INTERES ACTIVA</b>									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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Al por Menor	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.00	3.00
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	77.36	79.64	79.10	77.71	77.71	78.00	77.59	77.83	78.65
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.25
Persona Juridica	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00