



Banco Panameño de la Vivienda, 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	402,843.50	478,161.52	535,256.68	618,269.31	700,117.61	763,113.80	821,512.54	879,573.70	880,067.48	
Activos Líquidos	85,464.12	103,138.59	97,303.46	100,844.33	97,082.36	128,483.64	114,529.91	130,168.22	139,685.35	
Total de Préstamos	212,889.77	240,437.73	276,208.24	312,942.11	362,382.48	378,223.37	397,643.57	434,772.72	452,432.38	
Locales	211,886.07	239,278.59	275,319.90	311,545.67	360,707.45	376,473.75	397,318.26	432,672.34	450,715.16	
Extranjeros	1,003.69	1,159.14	888.34	1,396.44	1,675.03	1,749.62	325.31	2,100.38	1,717.21	
Total de Inversiones	88,407.17	116,008.78	142,142.66	169,393.53	200,788.65	214,450.55	258,925.54	261,864.21	207,522.35	
Total de Depósitos	325,045.59	397,333.86	445,708.01	518,328.87	570,907.25	649,089.95	680,518.23	746,388.34	742,103.19	
Locales	318,340.94	386,756.36	432,429.87	508,973.12	556,867.20	618,653.97	623,349.31	674,901.44	669,775.33	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	312,678.63	379,573.77	415,959.35	492,330.17	537,193.53	595,304.91	590,700.37	674,901.44	654,226.46	
Depósitos de Bancos	5,662.30	7,182.59	16,470.52	16,642.95	19,673.67	23,349.06	32,648.94	0.00	15,548.87	
Extranjeros	6,704.65	10,577.49	13,278.14	9,355.75	14,040.04	30,435.98	57,168.92	71,486.90	72,327.86	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	6,704.65	10,577.49	13,278.14	9,355.75	14,040.04	30,435.98	57,168.92	71,486.90	72,327.86	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	34,763.20	35,056.54	50,412.87	59,457.91	69,891.37	79,987.42	88,883.11	78,490.01	82,129.14	
PROMEDIO (12 MESES)										
Total de Activos	322,176.34	361,644.97	416,104.07	473,498.42	551,480.56	620,637.66	678,384.61	748,921.51	790,092.55	
Activos Generadores de Ingresos	241,562.24	277,819.88	326,566.46	370,793.31	432,234.03	474,560.21	537,460.00	589,486.29	611,562.93	
Total de Prestamos	169,783.89	190,954.65	218,092.54	249,365.42	287,636.12	309,330.55	336,925.90	373,857.41	407,407.43	
Total de Inversiones	71,778.35	86,865.24	108,473.92	121,427.89	144,597.91	165,229.66	200,534.10	215,628.87	204,155.50	
Patrimonio Total	26,914.64	26,788.88	34,902.50	42,496.27	52,327.28	57,521.98	69,647.99	68,973.96	76,010.25	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	21,483.48	7,521.65	17,079.80	28,245.73	39,763.58	12,707.30	24,812.69	35,380.52	49,256.89	
Egreso de Operaciones	13,529.65	5,418.31	11,735.88	18,873.44	26,695.72	8,123.48	16,447.81	25,830.26	35,154.90	



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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	7,953.83	2,103.34	5,343.92	9,372.29	13,067.86	4,583.82	8,364.88	9,550.26	14,101.99
Otros Ingresos	7,266.86	2,108.09	4,132.31	6,079.85	10,046.38	2,184.45	4,363.31	8,777.74	14,375.05
Ingreso de Operaciones	15,220.69	4,211.42	9,476.24	15,452.14	23,114.24	6,768.27	12,728.19	18,328.00	28,477.05
Egresos Generales	8,299.33	2,467.20	5,118.48	8,357.32	13,262.73	4,047.35	8,077.39	17,027.29	23,807.72
Utilidad Antes de Provisiones	6,921.36	1,744.23	4,357.75	7,094.82	9,851.51	2,720.92	4,650.80	1,300.70	4,669.33
Utilidad del Periodo	6,162.67	1,724.23	3,737.75	6,224.82	8,856.51	2,193.69	3,742.58	392.48	2,604.39
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	2,354.86	2,388.67	2,561.17	4,316.79	5,407.54	11,063.23	6,259.71	21,554.05	28,584.70
Total Provisiones Para Préstamos	1,905.76	1,615.76	2,215.76	2,465.76	2,590.76	3,825.13	4,201.49	4,201.49	4,201.49
Préstamos Vencidos / Préstamos Totales (%)	1.11	0.99	0.93	1.38	1.49	2.93	1.57	4.96	6.32
Provisiones / Préstamos Vencidos (%)	80.93	67.64	86.51	57.12	47.91	34.58	67.12	19.49	14.70
Provisiones Para Préstamos / Préstamos Totales (%)	0.90	0.67	0.80	0.79	0.71	1.01	1.06	0.97	0.93
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	8.63	7.33	9.42	9.62	9.98	10.48	10.82	8.92	9.33
Patrimonio / Activos Generadores de Ing. (%)	11.54	9.84	12.05	12.33	12.41	13.50	13.54	11.27	12.44
Patrimonio / Préstamos Totales (%)	16.33	14.58	18.25	19.00	19.29	21.15	22.35	18.05	18.15
Indice de Adecuacion de Capital	13.20	12.46	15.19	13.10	14.48	13.99	14.57	12.47	12.00
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	26.29	25.96	21.83	19.46	17.00	19.79	16.83	17.44	18.82
Activos Líquidos / Activos Totales (%)	21.22	21.57	18.18	16.31	13.87	16.84	13.94	14.80	15.87
Activos Líquidos + Inversiones / Depósitos Totales (%)	53.49	55.15	53.72	52.14	52.18	52.83	54.88	52.52	46.79
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.55	2.48	2.29	2.24	2.05	1.85	1.39	0.09	0.43
Utilidad Neta / Total de Activos (Promedio) (%)	1.91	1.91	1.80	1.75	1.61	1.41	1.10	0.07	0.33
Utilidad Neta / Patrimonio Total (Promedio) (%)	22.90	25.75	21.42	19.53	16.93	15.25	10.75	0.76	3.43
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.89	10.83	10.46	10.16	9.20	10.71	9.23	8.00	8.05
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.60	7.80	7.19	6.79	6.18	6.85	6.12	5.84	5.75
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.29	3.03	3.27	3.37	3.02	3.86	3.11	2.16	2.31



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Egresos Generales / Ingresos de Operaciones (%)	54.53	58.58	54.01	54.09	57.38	59.80	63.46	92.90	83.60
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.01	3.04	2.53	2.19	2.32	1.84	1.62	1.99	2.35
PRODUCTIVIDAD									
Número de Empleados	262.00	312.00	373.00	418.00	456.00	476.00	484.00	527.00	530.00
Número de Sucursales	12.00	12.00	15.00	16.00	18.00	20.00	21.00	21.00	21.00
Préstamos / Empleados	812.56	770.63	740.50	748.67	794.70	794.59	821.58	825.00	853.65
Depósitos Totales / Empleados	1,240.63	1,273.51	1,194.93	1,240.02	1,251.99	1,363.63	1,406.03	1,416.30	1,400.19
Utilidad Neta / Empleados	23.52	5.53	10.02	14.89	19.42	4.61	7.73	0.74	4.91
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	66.80	95.07	80.25	88.08	73.79	59.59	53.48	42.26	25.70
Préstamos (%)	68.06	69.95	72.66	68.44	70.22	57.31	43.97	38.93	24.85
Locales (%)	67.60	69.40	72.95	68.79	70.24	57.34	44.31	38.88	24.95
Extranjeros (%)	293.43	432.12	13.21	15.48	66.89	50.94	-63.38	50.41	2.52
Depósitos (%)	83.01	118.72	104.47	113.91	75.64	63.36	52.68	44.00	29.99
Locales (%)	83.31	118.50	103.63	115.66	74.93	59.96	44.15	32.60	20.28
Extranjeros (%)	69.74	127.30	135.91	48.40	109.41	187.74	330.55	664.10	415.15
Patrimonio (%)	82.33	89.28	159.97	132.85	101.05	128.17	76.31	32.01	17.51
Utilidad Neta (%)	50.06	279.91	157.03	97.80	43.71	27.23	0.13	-93.69	-70.59
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	211,470.33	238,702.76	274,613.21	309,055.80	356,966.40	355,886.17	373,872.36	370,039.97	375,588.57
Mención Especial	676.66	863.83	954.33	1,848.47	2,443.81	11,129.38	11,373.65	46,474.22	51,493.72
Subnormal	364.64	223.95	256.77	1,050.70	940.91	2,724.42	5,080.11	8,371.24	8,485.39
Dudoso	1,046.88	950.41	966.22	1,549.49	2,385.53	3,579.76	3,116.58	9,004.03	16,685.30
Irrecuperable	1,237.01	1,312.54	1,633.48	1,903.41	2,236.59	8,728.77	8,402.36	5,084.75	4,380.89
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.50
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	10.20	10.40	11.43	11.43	12.00	12.00	7.00	7.83	7.63
Consumo									
Vivienda Hipotecaria	8.32	8.30	8.25	8.12	7.86	7.83	7.37	7.10	7.19
Prestamo Personal Auto	7.38	7.38	7.51	7.61	7.68	7.72	7.71	7.69	7.70
Prestamo Personal	11.75	11.70	11.74	12.29	12.95	13.15	13.17	7.07	13.61
Tarjeta de Crédito	19.23	18.01	17.50	19.83	19.99	19.87	20.07	2.27	19.65
TASA DE INTERES PASIVA									
Persona Natural	5.57	5.81	5.88	5.92	5.86	5.74	5.52	0.00	5.27
Persona Juridica	5.51	5.90	5.93	5.93	5.88	5.60	5.43	0.00	5.17