



**Banco del Pacífico (Panamá), S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 19

|                                 | 2007        |             | 2008        |             |             |             | 2009        |             |             |  |
|---------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
|                                 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |  |
| BALANCE DE SITUACION            |             |             |             |             |             |             |             |             |             |  |
| Total de Activos                | 151,388.90  | 145,425.21  | 148,402.42  | 151,880.87  | 163,285.14  | 171,960.16  | 179,567.29  | 0.00        | 0.00        |  |
| Activos Líquidos                | 50,057.97   | 42,753.48   | 41,246.35   | 55,142.83   | 64,238.71   | 66,591.02   | 67,494.85   | 0.00        | 0.00        |  |
| Total de Préstamos              | 16,077.49   | 10,736.00   | 8,522.29    | 6,701.46    | 4,323.89    | 2,760.65    | 6,760.08    | 0.00        | 0.00        |  |
| Locales                         | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |  |
| Extranjeros                     | 16,077.49   | 10,736.00   | 8,522.29    | 6,701.46    | 4,323.89    | 2,760.65    | 6,760.08    | 0.00        | 0.00        |  |
| Total de Inversiones            | 80,303.54   | 86,961.89   | 93,907.64   | 88,457.93   | 93,206.56   | 101,063.62  | 103,832.25  | 0.00        | 0.00        |  |
| Total de Depósitos              | 132,451.45  | 126,130.04  | 129,499.48  | 132,713.87  | 142,599.21  | 150,868.93  | 158,949.46  | 0.00        | 0.00        |  |
| Locales                         | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |  |
| Depósitos de Oficiales          | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |  |
| Depósitos de Particulares       | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |  |
| Depósitos de Bancos             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |  |
| Extranjeros                     | 132,451.45  | 126,130.04  | 129,499.48  | 132,713.87  | 142,599.21  | 150,868.93  | 158,949.46  | 0.00        | 0.00        |  |
| Depósitos de Oficiales          | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |  |
| Depósitos de Particulares       | 132,290.88  | 125,091.91  | 128,258.20  | 132,331.26  | 142,523.75  | 150,670.42  | 155,799.74  | 0.00        | 0.00        |  |
| Depósitos de Bancos             | 160.57      | 1,038.13    | 1,241.28    | 382.61      | 75.47       | 198.52      | 3,149.72    | 0.00        | 0.00        |  |
| Patrimonio Total                | 17,189.21   | 17,798.39   | 17,328.77   | 17,591.94   | 18,413.70   | 18,907.70   | 19,068.51   | 0.00        | 0.00        |  |
| PROMEDIO (12 MESES)             |             |             |             |             |             |             |             |             |             |  |
| Total de Activos                | 138,613.06  | 139,748.93  | 146,201.20  | 151,259.93  | 157,337.02  | 158,692.68  | 163,984.85  | 0.00        | 0.00        |  |
| Activos Generadores de Ingresos | 92,715.81   | 91,999.54   | 94,422.45   | 87,924.14   | 96,955.74   | 100,761.08  | 106,511.13  | 0.00        | 0.00        |  |
| Total de Prestamos              | 30,781.51   | 16,235.36   | 14,291.06   | 11,464.44   | 10,200.69   | 6,748.33    | 7,641.19    | 0.00        | 0.00        |  |
| Total de Inversiones            | 61,934.30   | 75,764.18   | 80,131.40   | 76,459.70   | 86,755.05   | 94,012.75   | 98,869.94   | 0.00        | 0.00        |  |
| Patrimonio Total                | 16,387.73   | 16,814.75   | 16,824.73   | 17,127.47   | 17,801.45   | 18,353.04   | 18,198.64   | 0.00        | 0.00        |  |
| ESTADO DE GANANCIAS Y PERDIDAS  |             |             |             |             |             |             |             |             |             |  |
| Ingreso por Intereses           | 7,923.65    | 1,675.54    | 3,210.84    | 4,889.29    | 6,432.98    | 1,544.61    | 3,182.40    | 0.00        | 0.00        |  |
| Egreso de Operaciones           | 5,198.10    | 1,358.13    | 2,722.48    | 4,309.58    | 5,652.04    | 1,421.25    | 2,967.04    | 0.00        | 0.00        |  |



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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   | 2,725.55    | 317.41      | 488.36      | 579.71      | 780.94      | 123.36      | 215.36      | 0.00        | 0.00        |
| Otros Ingresos  | 516.45      | 217.21      | 456.87      | 1,539.61    | 1,831.86    | 1,094.43    | 1,483.84    | 0.00        | 0.00        |
| Ingreso de Operaciones  | 3,242.00    | 534.62      | 945.23      | 2,119.32    | 2,612.80    | 1,217.79    | 1,699.20    | 0.00        | 0.00        |
| Egresos Generales   | 1,433.07    | 290.96      | 588.22      | 1,266.50    | 1,601.14    | 953.64      | 1,267.66    | 0.00        | 0.00        |
| Utilidad Antes de Provisiones   | 1,808.93    | 243.66      | 357.01      | 852.82      | 1,011.66    | 264.15      | 431.54      | 0.00        | 0.00        |
| Utilidad del Periodo  | 1,808.93    | 243.66      | 357.01      | 852.82      | 1,009.16    | 224.15      | 391.54      | 0.00        | 0.00        |
| <b>CALIDAD DE ACTIVOS</b>   |             |             |             |             |             |             |             |             |             |
| Total de Préstamos Vencidos   | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Total Provisiones Para Préstamos  | 318.97      | 146.97      | 111.97      | 111.97      | 44.47       | 84.47       | 84.47       | 0.00        | 0.00        |
| Préstamos Vencidos / Préstamos Totales (%)                                    | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Provisiones / Préstamos Vencidos (%)  | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Provisiones para Préstamos / Préstamos Totales (%)                            | 1.98        | 1.37        | 1.31        | 1.67        | 1.03        | 3.06        | 1.25        | 0.00        | 0.00        |
| <b>RAZONES DE CAPITAL</b>   |             |             |             |             |             |             |             |             |             |
| Patrimonio / Activos Totales (%)  | 11.35       | 12.24       | 11.68       | 11.58       | 11.28       | 11.00       | 10.62       | 0.00        | 0.00        |
| Patrimonio / Activos Generadores de Ing. (%)                                  | 17.83       | 18.22       | 16.92       | 18.49       | 18.88       | 18.21       | 17.24       | 0.00        | 0.00        |
| Patrimonio / Préstamos Totales (%)  | 106.91      | 165.78      | 203.33      | 262.51      | 425.86      | 684.90      | 282.08      | 0.00        | 0.00        |
| <b>LIQUIDEZ</b>   |             |             |             |             |             |             |             |             |             |
| Activos Líquidos / Total de Depósitos (%)                                     | 37.79       | 33.90       | 31.85       | 41.55       | 45.05       | 44.14       | 42.46       | 0.00        | 0.00        |
| Activos Líquidos / Activos Totales (%)  | 33.07       | 29.40       | 27.79       | 36.31       | 39.34       | 38.72       | 37.59       | 0.00        | 0.00        |
| Activos Líquidos + Inversiones / Depósitos Totales (%)                        | 98.42       | 102.84      | 104.37      | 108.20      | 110.41      | 111.13      | 107.79      | 0.00        | 0.00        |
| <b>RENTABILIDAD</b>   |             |             |             |             |             |             |             |             |             |
| Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)                | 1.95        | 1.06        | 0.76        | 1.29        | 1.04        | 0.89        | 0.74        | 0.00        | 0.00        |
| Utilidad Neta / Total de Activos (Promedio) (%)                               | 1.31        | 0.70        | 0.49        | 0.75        | 0.64        | 0.56        | 0.48        | 0.00        | 0.00        |
| Utilidad Neta / Patrimonio Total (Promedio) (%)                               | 11.04       | 5.80        | 4.24        | 6.64        | 5.67        | 4.89        | 4.30        | 0.00        | 0.00        |
| Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)       | 8.55        | 7.28        | 6.80        | 7.41        | 6.63        | 6.13        | 5.98        | 0.00        | 0.00        |
| Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)          | 5.61        | 5.90        | 5.77        | 6.54        | 5.83        | 5.64        | 5.57        | 0.00        | 0.00        |
| Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 2.94        | 1.38        | 1.03        | 0.88        | 0.81        | 0.49        | 0.40        | 0.00        | 0.00        |



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|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Egresos Generales / Ingresos de Operaciones (%)                 | 44.20       | 54.42       | 62.23       | 59.76       | 61.28       | 78.31       | 74.60       | 0.00        | 0.00        |
| Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 0.56        | 0.94        | 0.97        | 2.33        | 1.89        | 4.34        | 2.79        | 0.00        | 0.00        |
| <b>PRODUCTIVIDAD</b>  |             |             |             |             |             |             |             |             |             |
| Número de Empleados   | 16.00       | 15.00       | 15.00       | 16.00       | 16.00       | 16.00       | 15.00       | 0.00        | 0.00        |
| Número de Sucursales  | 1.00        | 1.00        | 1.00        | 1.00        | 0.00        | 1.00        | 1.00        | 0.00        | 0.00        |
| Préstamos / Empleados   | 1,004.84    | 715.73      | 568.15      | 418.84      | 270.24      | 172.54      | 450.67      | 0.00        | 0.00        |
| Depósitos Totales / Empleados                                   | 8,278.22    | 8,408.67    | 8,633.30    | 8,294.62    | 8,912.45    | 9,429.31    | 10,596.63   | 0.00        | 0.00        |
| Utilidad Neta / Empleados                                       | 113.06      | 16.24       | 23.80       | 53.30       | 63.07       | 14.01       | 26.10       | 0.00        | 0.00        |
| <b>TASA DE CRECIMIENTO (12 MESES)</b>                           |             |             |             |             |             |             |             |             |             |
| Activos (%)   | 20.31       | 8.47        | 3.06        | 0.82        | 7.86        | 18.25       | 21.00       | 0.00        | 0.00        |
| Préstamos (%)   | -64.65      | -50.60      | -57.52      | -58.70      | -73.11      | -74.29      | -20.68      | 0.00        | 0.00        |
| Locales (%)   | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Extranjeros (%)   | -64.65      | -50.60      | -57.52      | -58.70      | -73.11      | -74.29      | -20.68      | 0.00        | 0.00        |
| Depósitos (%)   | 21.35       | 8.72        | 2.64        | 0.11        | 7.66        | 19.61       | 22.74       | 0.00        | 0.00        |
| Locales (%)   | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Extranjeros (%)   | 21.35       | 8.72        | 2.64        | 0.11        | 7.66        | 19.61       | 22.74       | 0.00        | 0.00        |
| Patrimonio (%)  | 10.28       | 12.43       | 6.18        | 5.57        | 7.12        | 6.23        | 10.04       | 0.00        | 0.00        |
| Utilidad Neta (%)   | -33.62      | -43.53      | -61.80      | -40.54      | -44.21      | -8.01       | 9.67        | 0.00        | 0.00        |
| <b>CLASIFICACION PRESTAMOS</b>                                  |             |             |             |             |             |             |             |             |             |
| Normal  | 16,396.46   | 10,882.97   | 8,634.26    | 6,813.43    | 4,368.36    | 2,845.12    | 6,844.55    | 0.00        | 0.00        |
| Mencion Especial  | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Subnormal   | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Dudoso  | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Irrecuperable   | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |