



Banco Azteca (Panamá) S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	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	22,679.53	23,285.17	27,686.75	25,246.31	24,380.02	25,267.14	25,257.79	26,383.05	27,785.22	
Activos Líquidos	2,503.21	4,839.92	9,368.64	6,738.81	6,991.04	8,735.64	9,756.11	10,663.27	10,032.06	
Total de Préstamos	17,169.93	15,233.40	14,536.28	14,743.85	15,048.74	13,704.73	12,786.97	11,544.68	11,999.23	
Locales	17,169.93	15,233.40	14,536.28	14,743.85	15,048.74	13,704.73	12,786.97	11,544.68	11,999.23	
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	1,050.31	1,998.00	
Total de Depósitos	10,802.71	10,701.51	14,297.67	10,429.10	10,218.53	10,229.46	10,068.28	10,279.13	10,649.68	
Locales	3,468.83	4,853.85	8,309.79	10,029.35	9,944.33	9,951.47	9,836.48	9,993.78	10,360.30	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	3,468.83	4,853.85	8,309.79	10,029.35	9,944.33	9,951.47	9,836.48	9,993.78	10,360.30	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	7,333.88	5,847.66	5,987.88	399.74	274.20	277.99	231.80	285.35	289.39	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	7,333.88	5,847.66	987.88	399.74	274.20	277.99	231.80	285.35	289.39	
Depósitos de Bancos	0.00	0.00	5,000.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	10,582.61	11,188.70	11,852.47	12,417.11	12,702.62	12,983.72	13,689.93	14,066.45	14,258.61	
PROMEDIO (12 MESES)										
Total de Activos	24,875.08	25,453.33	27,899.63	24,888.62	23,529.77	24,276.16	26,472.27	25,814.68	26,082.62	
Activos Generadores de Ingresos	19,111.00	17,955.74	17,030.53	16,378.43	16,109.33	14,469.06	13,661.62	13,669.42	14,522.98	
Total de Prestamos	19,111.00	17,955.74	17,030.53	16,378.43	16,109.33	14,469.06	13,661.62	13,144.27	13,523.98	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	525.16	999.00	
Patrimonio Total	10,438.83	10,686.83	10,974.85	11,333.16	11,642.61	12,086.21	12,771.20	13,241.78	13,480.61	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	15,855.98	4,275.36	8,396.65	12,451.74	16,386.42	3,664.92	7,451.09	11,251.44	15,047.68	
Egreso de Operaciones	1,182.93	176.79	363.27	584.55	964.79	302.78	603.95	1,037.38	1,213.11	



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Ingreso Neto de Intereses	14,673.05	4,098.57	8,033.37	11,867.19	15,421.63	3,362.14	6,847.14	10,214.06	13,834.57
Otros Ingresos	701.40	162.78	376.72	569.75	869.97	311.19	645.18	961.87	1,190.65
Ingreso de Operaciones	15,374.45	4,261.35	8,410.10	12,436.93	16,291.60	3,673.32	7,492.32	11,175.93	15,025.22
Egresos Generales	7,976.81	2,096.35	4,408.28	7,074.71	9,704.38	2,321.92	4,768.11	7,382.71	10,390.32
Utilidad Antes de Provisiones	7,397.64	2,165.00	4,001.82	5,362.23	6,587.22	1,351.40	2,724.21	3,793.22	4,634.91
Utilidad del Periodo	-1,332.43	606.52	1,270.28	1,834.92	2,120.42	516.71	1,222.92	1,599.44	1,791.60
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	8,311.84	9,355.74	4,345.45	4,972.69	1,178.00	1,720.53	2,139.46	2,656.28	3,126.55
Total Provisiones Para Préstamos	7,820.52	8,883.15	4,061.13	4,598.50	784.63	1,383.89	1,855.82	2,333.11	3,006.75
Préstamos Vencidos / Préstamos Totales (%)	48.41	61.42	29.89	33.73	7.83	12.55	16.73	23.01	26.06
Provisiones / Préstamos Vencidos (%)	94.09	94.95	93.46	92.48	66.61	80.43	86.74	87.83	96.17
Provisiones Para Préstamos / Préstamos Totales (%)	45.55	58.31	27.94	31.19	5.21	10.10	14.51	20.21	25.06
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	46.66	48.05	42.81	49.18	52.10	51.39	54.20	53.32	51.32
Patrimonio / Activos Generadores de Ing. (%)	61.63	73.45	81.54	84.22	84.41	94.74	107.06	111.68	101.87
Patrimonio / Préstamos Totales (%)	61.63	73.45	81.54	84.22	84.41	94.74	107.06	121.84	118.83
Indice de Adecuacion de Capital	52.25	58.91	60.25	65.45	0.00	79.00	80.40	130.67	77.46
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	23.17	45.23	65.53	64.62	68.42	85.40	96.90	103.74	94.20
Activos Líquidos / Activos Totales (%)	11.04	20.79	33.84	26.69	28.68	34.57	38.63	40.42	36.11
Activos Líquidos + Inversiones / Depósitos Totales (%)	23.17	45.23	65.53	64.62	68.42	85.40	96.90	113.96	112.96
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	-6.97	13.51	14.92	14.94	13.16	14.28	17.90	15.60	12.34
Utilidad Neta / Total de Activos (Promedio) (%)	-5.36	9.53	9.11	9.83	9.01	8.51	9.24	8.26	6.87
Utilidad Neta / Patrimonio Total (Promedio) (%)	-12.76	22.70	23.15	21.59	18.21	17.10	19.15	16.11	13.29
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	82.97	95.24	98.61	101.37	101.72	101.32	109.08	109.75	103.61
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.19	3.94	4.27	4.76	5.99	8.37	8.84	10.12	8.35



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	76.78	91.30	94.34	96.61	95.73	92.95	100.24	99.63	95.26
Egresos Generales / Ingresos de Operaciones (%)	51.88	49.19	52.42	56.88	59.57	63.21	63.64	66.06	69.15
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.67	3.63	4.42	4.64	5.40	8.60	9.45	9.38	8.20
PRODUCTIVIDAD									
Número de Empleados	402.00	392.00	411.00	388.00	350.00	341.00	356.00	342.00	359.00
Número de Sucursales	7.00	7.00	7.00	7.00	7.00	0.00	8.00	0.00	0.00
Préstamos / Empleados	42.71	38.86	35.37	38.00	43.00	40.19	35.92	33.76	33.42
Depósitos Totales / Empleados	26.87	27.30	34.79	26.88	29.20	30.00	28.28	30.06	29.66
Utilidad Neta / Empleados	-3.31	1.55	3.09	4.73	6.06	1.52	3.44	4.68	4.99
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	-16.22	-15.70	-1.51	2.92	7.50	8.51	-8.77	4.50	13.97
Préstamos (%)	-18.44	-26.33	-25.55	-18.15	-12.35	-10.03	-12.03	-21.70	-20.26
Locales (%)	-18.44	-26.33	-25.55	-18.15	-12.35	-10.03	-12.03	-21.70	-20.26
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	-32.95	-35.52	-15.33	-17.42	-5.41	-4.41	-29.58	-1.44	4.22
Locales (%)	21.62	108.33	234.59	257.03	186.68	105.02	18.37	-0.35	4.18
Extranjeros (%)	-44.69	-59.01	-58.42	-95.93	-96.26	-95.25	-96.13	-28.62	5.54
Patrimonio (%)	2.79	9.86	17.38	21.15	20.03	16.04	15.50	13.28	12.25
Utilidad Neta (%)	-67.69	-158.88	-176.16	-210.15	-259.14	-14.81	-3.73	-12.83	-15.51
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	13,487.21	11,787.15	11,699.55	11,980.70	12,720.63	11,547.28	10,702.13	9,434.81	10,406.99
Mención Especial	2,030.22	1,942.19	1,724.88	1,624.90	1,337.14	1,273.07	1,284.95	1,216.54	929.71
Subnormal	1,094.58	943.55	827.53	764.07	597.63	547.74	516.25	570.17	439.31
Dudoso	1,578.09	1,535.31	1,142.78	1,088.62	1,058.33	925.62	812.30	912.45	648.86
Irrecuperable	6,800.35	7,908.39	3,202.67	3,884.07	119.68	794.91	1,327.17	1,743.83	2,581.12
TASA DE INTERES ACTIVA									
Comercio									



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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
Al por Menor	0.00	0.00	0.00	6.00	3.00	5.00	5.00	0.00	5.00
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	60.13	60.95	79.63	78.84	75.80	79.00	80.16	81.68	73.48
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	5.25	5.33	5.48	5.62	5.79
Persona Juridica	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00