



Banco Panameño de la Vivienda, 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	700,117.61	763,113.80	821,512.54	880,593.70	880,067.48	864,821.16	881,141.45	946,894.45	1,038,879.80	
Activos Líquidos	97,082.36	128,483.64	114,529.91	130,168.22	139,685.35	97,076.86	100,087.22	125,344.48	229,522.54	
Total de Préstamos	362,382.48	378,223.37	397,643.57	434,772.72	452,432.38	478,059.78	522,434.06	563,158.04	569,248.59	
Locales	360,707.45	376,473.75	397,318.26	432,672.34	450,715.16	466,331.13	505,663.84	518,754.66	526,466.16	
Extranjeros	1,675.03	1,749.62	325.31	2,100.38	1,717.21	11,728.66	16,770.22	44,403.39	42,782.43	
Total de Inversiones	200,788.65	214,450.55	258,925.54	262,884.21	207,522.35	210,105.43	168,270.72	167,697.66	150,503.93	
Total de Depósitos	570,907.25	649,089.95	680,518.23	746,388.34	742,103.19	736,395.92	738,895.29	799,883.93	894,453.55	
Locales	556,867.20	618,653.97	623,349.31	674,901.44	669,775.33	685,340.37	687,164.30	738,497.62	833,074.94	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	537,193.53	595,304.91	590,700.37	659,437.04	654,226.46	673,676.30	669,440.43	718,519.58	815,934.29	
Depósitos de Bancos	19,673.67	23,349.06	32,648.94	15,464.40	15,548.87	11,664.07	17,723.87	19,978.04	17,140.65	
Extranjeros	14,040.04	30,435.98	57,168.92	71,486.90	72,327.86	51,055.56	51,730.98	61,386.32	61,378.61	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	14,040.04	30,435.98	57,168.92	71,486.90	72,327.86	51,055.56	51,730.98	61,386.32	61,378.61	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	69,891.37	79,987.42	88,883.11	79,510.01	82,129.14	82,678.26	93,047.00	95,638.54	96,149.36	
PROMEDIO (12 MESES)										
Total de Activos	551,480.56	620,637.66	678,384.61	749,431.51	790,092.55	813,967.48	851,327.00	913,744.08	959,473.64	
Activos Generadores de Ingresos	432,234.03	474,560.21	537,460.00	589,996.29	611,562.93	640,419.57	673,636.94	714,256.32	689,853.62	
Total de Prestamos	287,636.12	309,330.55	336,925.90	373,857.41	407,407.43	428,141.58	460,038.81	498,965.38	510,840.48	
Total de Inversiones	144,597.91	165,229.66	200,534.10	216,138.87	204,155.50	212,277.99	213,598.13	215,290.94	179,013.14	
Patrimonio Total	52,327.28	57,521.98	69,647.99	69,483.96	76,010.25	81,332.84	90,965.06	87,574.27	89,139.25	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	39,763.58	12,707.30	24,812.69	36,400.52	50,276.89	12,419.85	25,921.26	41,713.23	52,915.98	
Egreso de Operaciones	26,695.72	8,123.48	16,447.81	25,830.26	35,154.90	8,945.51	17,734.20	27,015.33	36,277.05	



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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	13,067.86	4,583.82	8,364.88	10,570.26	15,121.99	3,474.34	8,187.06	14,697.90	16,638.93
Otros Ingresos	10,046.38	2,184.45	4,363.31	8,777.74	14,375.05	2,454.68	4,907.96	15,775.02	22,063.97
Ingreso de Operaciones	23,114.24	6,768.27	12,728.19	19,348.00	29,497.05	5,929.02	13,095.02	30,472.92	38,702.91
Egresos Generales	13,262.73	4,047.35	8,077.39	17,027.29	23,807.72	5,429.31	11,680.20	22,080.97	30,745.64
Utilidad Antes de Provisiones	9,851.51	2,720.92	4,650.80	2,320.70	5,689.33	499.72	1,414.82	8,391.95	7,957.27
Utilidad del Periodo	8,856.51	2,193.69	3,742.58	1,412.48	3,624.39	199.76	499.11	2,070.75	1,648.70
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	5,407.54	11,063.23	6,259.71	21,554.05	28,584.70	25,556.95	28,247.90	26,325.56	11,221.45
Total Provisiones Para Préstamos	2,590.76	3,825.13	4,201.49	4,201.49	4,201.49	4,497.03	4,497.03	9,341.56	8,381.02
Préstamos Vencidos / Préstamos Totales (%)	1.49	2.93	1.57	4.96	6.32	5.35	5.41	4.67	1.97
Provisiones / Préstamos Vencidos (%)	47.91	34.58	67.12	19.49	14.70	17.60	15.92	35.48	74.69
Provisiones para Préstamos / Préstamos Totales (%)	0.71	1.01	1.06	0.97	0.93	0.94	0.86	1.66	1.47
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	9.98	10.48	10.82	9.03	9.33	9.56	10.56	10.10	9.26
Patrimonio / Activos Generadores de Ing. (%)	12.41	13.50	13.54	11.40	12.44	12.01	13.47	13.09	13.36
Patrimonio / Préstamos Totales (%)	19.29	21.15	22.35	18.29	18.15	17.29	17.81	16.98	16.89
Indice de Adecuacion de Capital	14.48	13.99	14.57	12.47	0.00	9.20	10.60	10.51	10.05
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	17.00	19.79	16.83	17.44	18.82	13.18	13.55	15.67	25.66
Activos Líquidos / Activos Totales (%)	13.87	16.84	13.94	14.78	15.87	11.23	11.36	13.24	22.09
Activos Líquidos + Inversiones / Depósitos Totales (%)	52.18	52.83	54.88	52.66	46.79	41.71	36.32	36.64	42.49
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.05	1.85	1.39	0.32	0.59	0.12	0.15	0.39	0.24
Utilidad Neta / Total de Activos (Promedio) (%)	1.61	1.41	1.10	0.25	0.46	0.10	0.12	0.30	0.17
Utilidad Neta / Patrimonio Total (Promedio) (%)	16.93	15.25	10.75	2.71	4.77	0.98	1.10	3.15	1.85
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.20	10.71	9.23	8.23	8.22	7.76	7.70	7.79	7.67
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.18	6.85	6.12	5.84	5.75	5.59	5.27	5.04	5.26



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.02	3.86	3.11	2.39	2.47	2.17	2.43	2.74	2.41
Egresos Generales / Ingresos de Operaciones (%)	57.38	59.80	63.46	88.01	80.71	91.57	89.20	72.46	79.44
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.32	1.84	1.62	1.98	2.35	1.53	1.46	2.94	3.20
PRODUCTIVIDAD									
Número de Empleados	456.00	476.00	484.00	527.00	530.00	552.00	569.00	598.00	524.00
Número de Sucursales	18.00	20.00	21.00	21.00	21.00	0.00	22.00	0.00	0.00
Préstamos / Empleados	794.70	794.59	821.58	825.00	853.65	866.05	918.16	941.74	1,086.35
Depósitos Totales / Empleados	1,251.99	1,363.63	1,406.03	1,416.30	1,400.19	1,334.05	1,298.59	1,337.60	1,706.97
Utilidad Neta / Empleados	19.42	4.61	7.73	2.68	6.84	0.36	0.88	3.46	3.15
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	73.79	59.59	53.48	42.43	25.70	13.33	7.26	7.53	18.05
Préstamos (%)	70.22	57.31	43.97	38.93	24.85	26.40	31.38	29.53	25.82
Locales (%)	70.24	57.34	44.31	38.88	24.95	23.87	27.27	19.90	16.81
Extranjeros (%)	66.89	50.94	-63.38	50.41	2.52	570.36	5,055.15	2,014.07	2,391.39
Depósitos (%)	75.64	63.36	52.68	44.00	29.99	13.45	8.58	7.17	20.53
Locales (%)	74.93	59.96	44.15	32.60	20.28	10.78	10.24	9.42	24.38
Extranjeros (%)	109.41	187.74	330.55	664.10	415.15	67.75	-9.51	-14.13	-15.14
Patrimonio (%)	101.05	128.17	76.31	33.72	17.51	3.36	4.68	20.28	17.07
Utilidad Neta (%)	43.71	27.23	0.13	-77.31	-59.08	-90.89	-86.66	46.60	-54.51
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	356,966.40	355,886.17	373,872.36	370,039.97	375,588.57	407,859.98	472,701.05	506,964.91	520,027.49
Mencion Especial	2,443.81	11,129.38	11,373.65	46,474.22	51,493.72	44,729.76	25,082.01	33,578.92	23,328.32
Subnormal	940.91	2,724.42	5,080.11	8,371.24	8,485.39	7,770.27	5,953.63	7,829.67	23,049.54
Dudoso	2,385.53	3,579.76	3,116.58	9,004.03	16,685.30	16,555.99	16,599.65	13,050.37	9,037.11
Irrecuperable	2,236.59	8,728.77	8,402.36	5,084.75	4,380.89	5,640.81	6,594.75	11,075.73	2,187.16
TASA DE INTERES ACTIVA									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	0.00	0.00	0.00	0.00	10.00	7.50	10.00	9.00	8.67
Resto del País	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Al por Menor	9.50	9.50	5.33	7.50	7.33	7.50	8.50	8.33	8.38
Consumo									
Vivienda Hipotecaria	4.64	5.06	7.11	7.41	7.02	7.10	7.12	7.18	7.18
Prestamo Personal Auto	7.56	8.12	7.12	6.93	7.14	7.45	8.03	8.07	7.97
Prestamo Personal	9.33	9.42	9.23	8.81	9.35	8.84	9.31	9.08	9.70
Tarjeta de Crédito	21.60	19.14	21.60	2.00	21.60	21.60	21.20	21.20	19.40
TASA DE INTERES PASIVA									
Persona Natural	5.86	5.74	5.52	5.33	5.27	5.24	5.34	5.39	5.32
Persona Juridica	5.88	5.60	5.43	5.25	5.17	5.16	5.21	5.29	5.25