

**BANCO AZTECA (PANAMÁ) S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	24,380.02	25,267.14	25,257.79	26,383.05	27,785.22	29,747.95	32,187.19	32,253.43	0.00
ACTIVOS LIQUIDOS	6,991.04	8,735.64	9,756.11	10,663.27	10,032.06	11,031.10	17,476.06	18,501.00	0.00
TOTAL DE PRESTAMOS	15,048.74	13,704.73	12,786.97	11,544.68	11,999.23	10,857.56	10,534.85	10,563.11	0.00
LOCALES	15,048.74	13,704.73	12,786.97	11,544.68	11,999.23	10,857.56	10,534.85	10,563.11	0.00
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	1,050.31	1,998.00	3,502.50	0.00	0.00	0.00
TOTAL DE DEPOSITOS	10,218.53	10,229.46	10,068.28	10,279.13	10,649.68	12,559.88	13,506.71	14,141.46	0.00
LOCALES	9,944.33	9,951.47	9,836.48	9,993.78	10,360.30	12,097.37	13,037.73	13,674.76	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	9,944.33	9,951.47	9,836.48	9,993.78	10,360.30	12,097.37	13,037.73	13,674.76	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	274.20	277.99	231.80	285.35	289.39	462.51	468.97	466.70	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	274.20	277.99	231.80	285.35	289.39	462.51	468.97	466.70	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	12,702.62	12,983.72	13,689.93	14,066.45	14,258.61	14,774.45	15,253.79	15,512.16	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	23,529.77	24,276.16	26,472.27	25,814.68	26,082.62	27,507.55	28,722.49	29,318.24	0.00
ACTIVOS GENERADORES DE INGRESOS	16,109.33	14,469.06	13,661.62	13,669.42	14,522.98	14,032.40	11,660.91	11,579.05	0.00
TOTAL DE PRESTAMOS	16,109.33	14,469.06	13,661.62	13,144.27	13,523.98	12,281.15	11,660.91	11,053.90	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	525.16	999.00	1,751.25	0.00	525.16	0.00
PATRIMONIO TOTAL	11,642.61	12,086.21	12,771.20	13,241.78	13,480.61	13,879.08	14,471.86	14,789.31	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	16,386.42	3,664.92	7,451.09	11,251.44	15,047.68	3,670.84	7,224.61	10,600.18	0.00
EGRESOS DE OPERACIONES	964.79	302.78	603.95	1,037.38	1,213.11	274.31	614.65	1,004.15	0.00
INGRESO NETO DE INTERESES	15,421.63	3,362.14	6,847.14	10,214.06	13,834.57	3,396.53	6,609.96	9,596.03	0.00

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	869.97	311.19	645.18	961.87	1,190.65	271.58	612.01	941.96	0.00
INGRESO DE OPERACIONES	16,291.60	3,673.32	7,492.32	11,175.93	15,025.22	3,668.11	7,221.97	10,538.00	0.00
EGRESOS GENERALES	9,704.38	2,321.92	4,768.11	7,382.71	10,390.32	2,558.31	5,189.84	7,983.99	0.00
UTILIDAD ANTES DE PROVISIONES	6,587.22	1,351.40	2,724.21	3,793.22	4,634.91	1,109.80	2,032.13	2,554.00	0.00
UTILIDAD DEL PERIODO	2,120.42	516.71	1,222.92	1,599.44	1,791.60	515.84	995.19	1,253.56	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	1,178.00	1,720.53	2,139.46	2,656.28	3,126.55	3,437.19	1,477.22	1,555.22	0.00
TOTAL PROVISIONES PARA PRESTAMOS	784.63	1,383.89	1,855.82	2,333.11	3,006.75	3,378.93	1,413.28	1,531.25	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	7.83	12.55	16.73	23.01	26.06	31.66	14.02	14.72	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	66.61	80.43	86.74	87.83	96.17	98.30	95.67	98.46	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	5.21	10.10	14.51	20.21	25.06	31.12	13.42	14.50	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	52.10	51.39	54.20	53.32	51.32	49.67	47.39	48.09	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	84.41	94.74	107.06	111.68	101.87	102.89	144.79	146.85	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	84.41	94.74	107.06	121.84	118.83	136.08	144.79	146.85	0.00
INDICE DE ADECUACION DE CAPITAL	146.42	146.74	145.82	130.67	77.46	70.33	89.76	88.51	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	68.42	85.40	96.90	103.74	94.20	87.83	129.39	130.83	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	28.68	34.57	38.63	40.42	36.11	37.08	54.30	57.36	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	68.42	85.40	96.90	113.96	112.96	115.71	129.39	130.83	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.16	14.28	17.90	15.60	12.34	14.70	17.07	14.43	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	9.01	8.51	9.24	8.26	6.87	7.50	6.93	5.70	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.21	17.10	19.15	16.11	13.29	14.87	13.75	11.30	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	101.72	101.32	109.08	109.75	103.61	104.64	123.91	122.06	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.99	8.37	8.84	10.12	8.35	7.82	10.54	11.56	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	95.73	92.95	100.24	99.63	95.26	96.82	113.37	110.50	0.00



