

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 | 36,142.22 |
| 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 | 20,952.69 |
| 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 | 12,528.25 |
| 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 | 12,528.25 |
| 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 | 17,818.99 |
| 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 | 17,538.78 |
| 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 | 17,538.78 |
| 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 | 280.21 |
| 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 | 280.21 |
| 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 | 15,682.29 |
| 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 | 31,963.72 |
| 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 | 13,262.74 |
| 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 | 12,263.74 |
| TOTAL DE INVERSIONES | 0.00 | 0.00 | 0.00 | 525.16 | 999.00 | 1,751.25 | 0.00 | 525.16 | 999.00 |
| 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 | 14,970.45 |
| 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 | 14,147.48 |
| EGRESOS DE OPERACIONES | 964.79 | 302.78 | 603.95 | 1,037.38 | 1,213.11 | 274.31 | 614.65 | 1,004.15 | 1,529.75 |
| 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 | 12,617.72 |

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| OTROS INGRESOS | 869.97 | 311.19 | 645.18 | 961.87 | 1,190.65 | 271.58 | 612.01 | 941.96 | 1,280.50 |
| 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 | 13,898.22 |
| 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 | 10,936.51 |
| 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 | 2,961.71 |
| UTILIDAD DEL PERIODO | 2,120.42 | 516.71 | 1,222.92 | 1,599.44 | 1,791.60 | 515.84 | 995.19 | 1,253.56 | 1,423.69 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| 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 | 1,602.13 |
| 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 | 1,647.98 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 7.83 | 12.55 | 16.73 | 23.01 | 26.06 | 31.66 | 14.02 | 14.72 | 12.79 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 66.61 | 80.43 | 86.74 | 87.83 | 96.17 | 98.30 | 95.67 | 98.46 | 102.86 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 5.21 | 10.10 | 14.51 | 20.21 | 25.06 | 31.12 | 13.42 | 14.50 | 13.15 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 52.10 | 51.39 | 54.20 | 53.32 | 51.32 | 49.67 | 47.39 | 48.09 | 43.39 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 84.41 | 94.74 | 107.06 | 111.68 | 101.87 | 102.89 | 144.79 | 146.85 | 125.18 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 84.41 | 94.74 | 107.06 | 121.84 | 118.83 | 136.08 | 144.79 | 146.85 | 125.18 |
| INDICE DE ADECUACION DE CAPITAL | 146.42 | 146.74 | 145.82 | 130.67 | 77.46 | 70.33 | 89.76 | 88.51 | 81.30 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 68.42 | 85.40 | 96.90 | 103.74 | 94.20 | 87.83 | 129.39 | 130.83 | 117.59 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 28.68 | 34.57 | 38.63 | 40.42 | 36.11 | 37.08 | 54.30 | 57.36 | 57.97 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 68.42 | 85.40 | 96.90 | 113.96 | 112.96 | 115.71 | 129.39 | 130.83 | 117.59 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 13.16 | 14.28 | 17.90 | 15.60 | 12.34 | 14.70 | 17.07 | 14.43 | 10.73 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 9.01 | 8.51 | 9.24 | 8.26 | 6.87 | 7.50 | 6.93 | 5.70 | 4.45 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 18.21 | 17.10 | 19.15 | 16.11 | 13.29 | 14.87 | 13.75 | 11.30 | 9.51 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 101.72 | 101.32 | 109.08 | 109.75 | 103.61 | 104.64 | 123.91 | 122.06 | 106.67 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.99 | 8.37 | 8.84 | 10.12 | 8.35 | 7.82 | 10.54 | 11.56 | 11.53 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 95.73 | 92.95 | 100.24 | 99.63 | 95.26 | 96.82 | 113.37 | 110.50 | 95.14 |

