

BANCO 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	106,861.61	127,929.09	149,478.70	158,410.88	190,531.74	213,598.40	244,862.19	262,349.62	327,692.29
ACTIVOS LIQUIDOS	30,012.54	38,848.41	48,170.13	33,779.05	45,737.94	40,883.21	42,108.94	22,479.02	66,516.84
TOTAL DE PRESTAMOS	62,364.23	68,290.43	76,604.59	96,782.63	112,102.56	136,225.79	158,875.59	186,781.27	202,771.08
LOCALES	60,732.23	66,148.60	75,370.50	96,149.77	111,670.98	134,992.62	158,746.65	184,063.56	200,264.79
EXTRANJEROS	1,632.00	2,141.82	1,234.09	632.86	431.58	1,233.17	128.94	2,717.71	2,506.29
TOTAL DE INVERSIONES	12,566.38	18,547.51	21,492.07	23,366.89	28,134.97	30,763.97	37,983.43	46,508.63	50,323.38
TOTAL DE DEPOSITOS	77,173.73	97,730.05	118,638.36	126,069.39	158,456.32	178,913.50	205,406.35	224,101.80	274,810.78
LOCALES	73,843.26	92,317.90	110,728.14	116,854.52	146,853.51	167,335.64	190,116.15	207,332.29	256,878.55
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	73,843.26	92,317.90	110,728.14	116,854.52	141,352.61	163,834.14	186,755.97	207,332.29	251,875.05
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	5,500.90	3,501.50	3,360.18	0.00	5,003.50
EXTRANJEROS	3,330.47	5,412.15	7,910.22	9,214.88	11,602.81	11,577.86	15,290.19	16,769.51	17,932.22
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	3,330.47	5,412.15	7,910.22	9,214.88	11,602.81	11,577.86	15,290.19	16,769.51	17,932.22
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	28,387.97	28,756.47	29,554.30	29,691.35	29,981.00	30,265.27	31,746.77	32,641.72	42,042.79
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	53,430.80	63,964.55	104,515.12	128,842.48	148,696.67	170,763.75	197,170.45	210,380.25	259,112.02
ACTIVOS GENERADORES DE INGRESOS	37,465.31	43,418.97	55,780.56	78,491.95	107,584.07	126,913.85	147,477.84	176,719.71	196,666.00
TOTAL DE PRESTAMOS	31,182.12	34,145.21	43,784.53	62,715.16	87,233.39	102,258.11	117,740.09	141,781.95	157,436.82
TOTAL DE INVERSIONES	6,283.19	9,273.75	11,996.04	15,776.79	20,350.68	24,655.74	29,737.75	34,937.76	39,229.18
PATRIMONIO TOTAL	14,193.98	14,378.24	29,348.72	29,202.40	29,184.48	29,510.87	30,650.53	31,166.54	36,011.90
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,841.52	1,593.98	3,520.24	5,566.64	7,940.10	2,816.92	5,894.74	9,380.61	13,259.84
EGRESOS DE OPERACIONES	951.72	733.05	1,660.34	2,750.54	4,013.98	1,528.61	3,243.44	5,157.14	7,325.58
INGRESO NETO DE INTERESES	1,889.80	860.93	1,859.89	2,816.10	3,926.12	1,288.31	2,651.30	4,223.47	5,934.26

BANCO 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
OTROS INGRESOS	204.85	135.49	466.87	670.44	962.50	313.43	901.79	1,543.66	1,896.98
INGRESO DE OPERACIONES	2,094.65	996.41	2,326.77	3,486.54	4,888.62	1,601.74	3,553.08	5,767.13	7,831.25
EGRESOS GENERALES	3,131.33	741.07	1,274.81	2,098.59	3,119.10	1,077.33	2,325.24	3,598.66	5,242.76
UTILIDAD ANTES DE PROVISIONES	(1,036.68)	255.34	1,051.96	1,387.95	1,769.52	524.41	1,227.84	2,168.47	2,588.48
UTILIDAD DEL PERIODO	(1,612.77)	171.37	949.52	1,053.51	1,300.08	233.41	798.84	1,309.47	1,461.98
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	575.72	659.69	678.16	910.16	1,045.16	1,336.16	1,471.26	1,904.16	2,171.66
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.92	0.97	0.89	0.94	0.93	0.98	0.93	1.02	1.07
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	26.57	22.48	19.77	18.74	15.74	14.17	12.97	12.44	12.83
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	37.89	33.12	30.13	24.71	21.38	18.12	16.13	13.99	16.61
PATRIMONIO / PRESTAMOS TOTALES (%)	45.52	42.11	38.58	30.68	26.74	22.22	19.98	17.48	20.73
INDICE DE ADECUACION DE CAPITAL	44.70	40.10	33.05	29.36	25.98	24.75	20.43	16.38	19.87
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	38.89	39.75	40.60	26.79	28.86	22.85	20.50	10.03	24.20
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	28.09	30.37	32.23	21.32	24.01	19.14	17.20	8.57	20.30
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	55.17	58.73	58.72	45.33	46.62	40.05	38.99	30.78	42.52
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(4.30)	1.58	3.40	1.79	1.21	0.74	1.08	0.99	0.74
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(3.02)	1.07	1.82	1.09	0.87	0.55	0.81	0.83	0.56
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(11.36)	4.77	6.47	4.81	4.45	3.16	5.21	5.60	4.06
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.58	14.68	12.62	9.46	7.38	8.88	7.99	7.08	6.74
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.54	6.75	5.95	4.67	3.73	4.82	4.40	3.89	3.72
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	5.04	7.93	6.67	4.78	3.65	4.06	3.60	3.19	3.02

BANCO 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
ZONA LIBRE	6.88	7.49	7.72	7.63	7.19	6.22	6.08	5.09	5.25
RESTO DEL PAIS	0.00	0.00	0.00	0.00	8.00	7.80	7.63	7.37	6.90
AL POR MENOR	6.98	7.46	7.47	7.86	7.70	7.50	7.29	7.27	7.48
CONSUMO									
VIVIENDA HIPOTECARIA	6.31	6.32	6.30	6.48	6.67	7.38	7.06	7.15	6.46
PRESTAMO PERSONAL AUTO	7.72	7.78	7.84	8.59	8.71	8.53	8.50	8.20	8.28
PRESTAMO PERSONAL	7.68	7.35	7.06	7.20	7.48	7.44	6.66	6.97	6.66
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.23	4.38	4.53	4.64	4.41	4.21	4.44	4.19	4.09
PERSONA JURIDICA	4.06	4.25	4.38	4.47	4.15	4.02	4.20	4.04	4.19