

BANCO PANAMEÑO DE LA VIVIENDA, 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 | 880,067.48 | 864,821.16 | 881,141.45 | 946,894.45 | 1,037,891.46 | 944,280.00 | 911,488.50 | 890,487.63 | 908,922.10 |
| ACTIVOS LIQUIDOS | 139,685.35 | 97,076.86 | 100,087.22 | 125,344.48 | 231,298.32 | 118,318.03 | 101,211.23 | 84,534.49 | 121,754.82 |
| TOTAL DE PRESTAMOS | 452,432.38 | 478,059.78 | 522,434.06 | 563,158.04 | 569,775.82 | 583,457.14 | 599,515.21 | 604,374.82 | 602,913.53 |
| LOCALES | 450,715.16 | 466,331.13 | 505,663.84 | 518,754.66 | 531,092.96 | 549,745.08 | 561,712.64 | 596,760.63 | 598,730.84 |
| EXTRANJEROS | 1,717.21 | 11,728.66 | 16,770.22 | 44,403.39 | 38,682.87 | 33,712.07 | 37,802.57 | 7,614.19 | 4,182.69 |
| TOTAL DE INVERSIONES | 207,522.35 | 210,105.43 | 168,270.72 | 167,697.66 | 152,186.89 | 160,342.62 | 128,204.79 | 117,461.02 | 102,423.19 |
| TOTAL DE DEPOSITOS | 742,103.19 | 736,395.92 | 738,895.29 | 799,883.93 | 896,823.85 | 808,898.62 | 774,431.39 | 745,776.45 | 746,030.29 |
| LOCALES | 669,775.33 | 685,340.37 | 687,164.30 | 738,497.62 | 835,384.63 | 743,627.35 | 707,108.30 | 678,137.41 | 679,952.97 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 654,226.46 | 673,676.30 | 669,440.43 | 718,519.58 | 818,243.98 | 736,781.75 | 704,512.49 | 672,513.73 | 674,326.57 |
| DEPOSITOS DE BANCOS | 15,548.87 | 11,664.07 | 17,723.87 | 19,978.04 | 17,140.65 | 6,845.60 | 2,595.81 | 5,623.67 | 5,626.40 |
| EXTRANJEROS | 72,327.86 | 51,055.56 | 51,730.98 | 61,386.32 | 61,439.22 | 65,271.28 | 67,323.09 | 67,639.04 | 66,077.32 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 72,327.86 | 51,055.56 | 51,730.98 | 61,386.32 | 61,439.22 | 65,271.28 | 67,323.09 | 67,639.04 | 66,077.32 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 82,129.14 | 82,678.26 | 93,047.00 | 95,638.54 | 91,416.14 | 92,220.69 | 90,722.80 | 90,612.31 | 105,552.13 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 790,092.55 | 813,967.48 | 851,327.00 | 913,744.08 | 958,979.47 | 904,550.58 | 896,314.97 | 918,691.04 | 973,406.78 |
| ACTIVOS GENERADORES DE INGRESOS | 611,562.93 | 640,419.57 | 673,636.94 | 714,256.32 | 690,958.72 | 715,982.49 | 709,212.39 | 726,345.77 | 713,649.72 |
| TOTAL DE PRESTAMOS | 407,407.43 | 428,141.58 | 460,038.81 | 498,965.38 | 511,104.10 | 530,758.46 | 560,974.64 | 583,766.43 | 586,344.68 |
| TOTAL DE INVERSIONES | 204,155.50 | 212,277.99 | 213,598.13 | 215,290.94 | 179,854.62 | 185,224.03 | 148,237.75 | 142,579.34 | 127,305.04 |
| PATRIMONIO TOTAL | 76,010.25 | 81,332.84 | 90,965.06 | 87,574.27 | 86,772.64 | 87,449.48 | 91,884.90 | 93,125.42 | 98,484.13 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 50,276.89 | 12,419.85 | 25,921.26 | 41,713.23 | 49,578.26 | 13,650.03 | 27,560.24 | 41,189.44 | 51,762.84 |
| EGRESOS DE OPERACIONES | 35,154.90 | 8,945.51 | 17,734.20 | 27,015.33 | 36,277.05 | 9,144.44 | 17,608.47 | 26,139.71 | 34,661.23 |
| INGRESO NETO DE INTERESES | 15,121.99 | 3,474.34 | 8,187.06 | 14,697.90 | 13,301.21 | 4,505.59 | 9,951.76 | 15,049.73 | 17,101.61 |

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| OTROS INGRESOS | 14,375.05 | 2,454.68 | 4,907.96 | 15,775.02 | 26,337.05 | 1,668.91 | 4,197.40 | 8,018.23 | 16,044.86 |
| INGRESO DE OPERACIONES | 29,497.05 | 5,929.02 | 13,095.02 | 30,472.92 | 39,638.26 | 6,174.50 | 14,149.16 | 23,067.96 | 33,146.47 |
| EGRESOS GENERALES | 23,807.72 | 5,429.31 | 11,680.20 | 22,080.97 | 37,415.79 | 5,074.43 | 13,901.87 | 21,627.72 | 28,499.37 |
| UTILIDAD ANTES DE PROVISIONES | 5,689.33 | 499.72 | 1,414.82 | 8,391.95 | 2,222.47 | 1,100.07 | 247.29 | 1,440.24 | 4,647.10 |
| UTILIDAD DEL PERIODO | 3,624.39 | 199.76 | 499.11 | 2,070.75 | (4,086.09) | 1,474.31 | 534.65 | 1,725.12 | 2,539.33 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 28,584.70 | 25,556.95 | 28,247.90 | 26,325.56 | 11,221.45 | 10,373.24 | 12,829.22 | 11,876.54 | 11,153.63 |
| TOTAL PROVISIONES PARA PRESTAMOS | 4,201.49 | 4,497.03 | 4,497.03 | 9,341.56 | 8,381.02 | 8,008.64 | 8,005.92 | 8,005.92 | 9,739.42 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 6.32 | 5.35 | 5.41 | 4.67 | 1.97 | 1.78 | 2.14 | 1.97 | 1.85 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 14.70 | 17.60 | 15.92 | 35.48 | 74.69 | 77.20 | 62.40 | 67.41 | 87.32 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.93 | 0.94 | 0.86 | 1.66 | 1.47 | 1.37 | 1.34 | 1.32 | 1.62 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 9.33 | 9.56 | 10.56 | 10.10 | 8.81 | 9.77 | 9.95 | 10.18 | 11.61 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 12.44 | 12.01 | 13.47 | 13.09 | 12.66 | 12.40 | 12.47 | 12.55 | 14.96 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 18.15 | 17.29 | 17.81 | 16.98 | 16.04 | 15.81 | 15.13 | 14.99 | 17.51 |
| INDICE DE ADECUACION DE CAPITAL | 12.72 | 9.24 | 10.62 | 10.51 | 8.94 | 8.78 | 11.48 | 12.05 | 14.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 18.82 | 13.18 | 13.55 | 15.67 | 25.79 | 14.63 | 13.07 | 11.34 | 16.32 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 15.87 | 11.23 | 11.36 | 13.24 | 22.29 | 12.53 | 11.10 | 9.49 | 13.40 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 46.79 | 41.71 | 36.32 | 36.64 | 42.76 | 34.45 | 29.62 | 27.09 | 30.05 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.59 | 0.12 | 0.15 | 0.39 | (0.59) | 0.82 | 0.15 | 0.32 | 0.36 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.46 | 0.10 | 0.12 | 0.30 | (0.43) | 0.65 | 0.12 | 0.25 | 0.26 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 4.77 | 0.98 | 1.10 | 3.15 | (4.71) | 6.74 | 1.16 | 2.47 | 2.58 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 8.22 | 7.76 | 7.70 | 7.79 | 7.18 | 7.63 | 7.77 | 7.56 | 7.25 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.75 | 5.59 | 5.27 | 5.04 | 5.25 | 5.11 | 4.97 | 4.80 | 4.86 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 2.47 | 2.17 | 2.43 | 2.74 | 1.93 | 2.52 | 2.81 | 2.76 | 2.40 |

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| ZONA LIBRE | 9.50 | 7.44 | 9.75 | 9.20 | 8.61 | 7.93 | 9.42 | 7.13 | 7.06 |
| RESTO DEL PAIS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8.04 | 7.62 |
| AL POR MENOR | 7.13 | 7.35 | 8.22 | 8.13 | 8.08 | 8.08 | 8.50 | 8.56 | 8.29 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 7.00 | 7.07 | 6.99 | 7.17 | 7.17 | 7.04 | 4.54 | 4.52 | 4.35 |
| PRESTAMO PERSONAL AUTO | 7.16 | 7.37 | 7.90 | 7.92 | 7.86 | 7.87 | 7.87 | 7.83 | 7.78 |
| PRESTAMO PERSONAL | 9.56 | 8.95 | 9.66 | 9.37 | 9.99 | 9.70 | 9.84 | 9.98 | 9.55 |
| TARJETA DE CREDITO | 21.66 | 21.40 | 21.24 | 21.26 | 19.56 | 19.77 | 18.47 | 18.69 | 22.38 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 4.78 | 4.62 | 4.93 | 4.81 | 4.78 | 4.75 | 4.58 | 4.71 | 4.44 |
| PERSONA JURIDICA | 4.98 | 4.89 | 5.02 | 5.07 | 4.75 | 4.88 | 4.89 | 4.77 | 4.77 |