

**BANCO DEL PACÍFICO (PANAMÁ), S.A.**  
**ESTADÍSTICAS 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                | 163,285.14   | 171,960.16  | 179,567.29   | 183,032.02    | 177,535.17   | 179,141.09  | 171,638.51   | 173,756.20    | 170,675.10   |
| ACTIVOS LIQUIDOS                | 64,238.71    | 66,591.02   | 67,494.85    | 78,022.22     | 70,148.57    | 60,041.59   | 44,817.23    | 63,510.31     | 70,426.90    |
| TOTAL DE PRESTAMOS              | 4,323.89     | 2,760.65    | 6,760.08     | 6,042.79      | 6,236.75     | 6,028.60    | 6,820.31     | 5,964.74      | 5,587.06     |
| LOCALES                         | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| EXTRANJEROS                     | 4,323.89     | 2,760.65    | 6,760.08     | 6,042.79      | 6,236.75     | 6,028.60    | 6,820.31     | 5,964.74      | 5,587.06     |
| TOTAL DE INVERSIONES            | 93,206.56    | 101,063.62  | 103,832.25   | 97,553.49     | 99,637.56    | 111,318.53  | 118,127.70   | 102,872.09    | 93,227.02    |
| TOTAL DE DEPOSITOS              | 142,599.21   | 150,868.93  | 158,949.46   | 162,559.19    | 157,634.59   | 159,352.73  | 151,609.10   | 153,439.62    | 150,443.50   |
| LOCALES                         | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 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       | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE BANCOS             | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| EXTRANJEROS                     | 142,599.21   | 150,868.93  | 158,949.46   | 162,559.19    | 157,634.59   | 159,352.73  | 151,609.10   | 153,439.62    | 150,443.50   |
| DEPOSITOS DE OFICIALES          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 142,523.75   | 150,670.42  | 155,799.74   | 161,163.09    | 155,403.21   | 151,062.57  | 148,148.15   | 151,849.03    | 147,654.56   |
| DEPOSITOS DE BANCOS             | 75.47        | 198.52      | 3,149.72     | 1,396.09      | 2,231.38     | 8,290.17    | 3,460.95     | 1,590.59      | 2,788.94     |
| PATRIMONIO TOTAL                | 18,413.70    | 18,907.70   | 19,068.51    | 19,014.76     | 18,880.17    | 18,853.94   | 19,051.00    | 19,205.86     | 19,151.97    |
| PROMEDIO (12 MESES)             |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 157,337.02   | 158,692.68  | 163,984.85   | 167,456.44    | 170,410.15   | 175,550.62  | 175,602.90   | 178,394.11    | 174,105.14   |
| ACTIVOS GENERADORES DE INGRESOS | 96,955.74    | 100,761.08  | 106,511.13   | 99,377.83     | 101,702.38   | 110,585.70  | 117,770.17   | 106,216.56    | 102,344.20   |
| TOTAL DE PRESTAMOS              | 10,200.69    | 6,748.33    | 7,641.19     | 6,372.12      | 5,280.32     | 4,394.63    | 6,790.19     | 6,003.77      | 5,911.91     |
| TOTAL DE INVERSIONES            | 86,755.05    | 94,012.75   | 98,869.94    | 93,005.71     | 96,422.06    | 106,191.07  | 110,979.97   | 100,212.79    | 96,432.29    |
| PATRIMONIO TOTAL                | 17,801.45    | 18,353.04   | 18,198.64    | 18,303.35     | 18,646.94    | 18,880.82   | 19,059.75    | 19,110.31     | 19,016.07    |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |             |              |               |              |             |              |               |              |
| INGRESOS POR INTERESES          | 6,432.98     | 1,544.61    | 3,182.40     | 4,683.45      | 6,210.04     | 1,610.94    | 3,275.06     | 4,892.67      | 6,400.52     |
| EGRESOS DE OPERACIONES          | 5,652.04     | 1,421.25    | 2,967.04     | 4,575.18      | 6,196.94     | 1,381.34    | 2,637.94     | 3,842.93      | 4,993.64     |
| INGRESO NETO DE INTERESES       | 780.94       | 123.36      | 215.36       | 108.27        | 13.10        | 229.60      | 637.12       | 1,049.74      | 1,406.88     |

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| OTROS INGRESOS  | 1,831.86     | 1,094.43    | 1,483.84     | 1,991.49      | 2,393.27     | 95.66       | 163.89       | 237.36        | 352.70       |
| INGRESO DE OPERACIONES  | 2,612.80     | 1,217.79    | 1,699.20     | 2,099.76      | 2,406.37     | 325.26      | 801.01       | 1,287.10      | 1,759.58     |
| EGRESOS GENERALES   | 1,601.14     | 953.64      | 1,267.66     | 1,536.61      | 1,817.87     | 303.09      | 651.44       | 981.92        | 1,317.65     |
| UTILIDAD ANTES DE PROVISIONES   | 1,011.66     | 264.15      | 431.54       | 563.16        | 588.51       | 22.17       | 149.57       | 305.18        | 441.93       |
| UTILIDAD DEL PERIODO  | 1,009.16     | 224.15      | 391.54       | 523.16        | 544.51       | 12.17       | 124.57       | 280.18        | 416.93       |
| <b>CALIDAD DE ACTIVOS</b>   |              |             |              |               |              |             |              |               |              |
| 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  | 44.47        | 84.47       | 84.47        | 84.47         | 69.47        | 63.32       | 78.32        | 73.32         | 46.75        |
| 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 (%)                      | 1.03         | 3.06        | 1.25         | 1.40          | 1.11         | 1.05        | 1.15         | 1.23          | 0.84         |
| <b>RAZONES DE CAPITAL</b>   |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 11.28        | 11.00       | 10.62        | 10.39         | 10.63        | 10.52       | 11.10        | 11.05         | 11.22        |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 18.88        | 18.21       | 17.24        | 18.35         | 17.83        | 16.07       | 15.25        | 17.65         | 19.38        |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 425.86       | 684.90      | 282.08       | 314.67        | 302.72       | 312.74      | 279.33       | 321.99        | 342.79       |
| INDICE DE ADECUACION DE CAPITAL   | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| <b>LIQUIDEZ</b>   |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 45.05        | 44.14       | 42.46        | 48.00         | 44.50        | 37.68       | 29.56        | 41.39         | 46.81        |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 39.34        | 38.72       | 37.59        | 42.63         | 39.51        | 33.52       | 26.11        | 36.55         | 41.26        |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 110.41       | 111.13      | 107.79       | 108.01        | 107.71       | 107.54      | 107.48       | 108.44        | 108.78       |
| <b>RENTABILIDAD</b>   |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 1.04         | 0.89        | 0.74         | 0.70          | 0.54         | 0.04        | 0.21         | 0.35          | 0.41         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | 0.64         | 0.56        | 0.48         | 0.42          | 0.32         | 0.03        | 0.14         | 0.21          | 0.24         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | 5.67         | 4.89        | 4.30         | 3.81          | 2.92         | 0.26        | 1.31         | 1.95          | 2.19         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.63         | 6.13        | 5.98         | 6.28          | 6.11         | 5.83        | 5.56         | 6.14          | 6.25         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 5.83         | 5.64        | 5.57         | 6.14          | 6.09         | 5.00        | 4.48         | 4.82          | 4.88         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 0.81         | 0.49        | 0.40         | 0.15          | 0.01         | 0.83        | 1.08         | 1.32          | 1.37         |

