

**BANCA PANAMEÑA PRIVADA**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones 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	15,713.58	15,638.63	16,056.27	16,325.24	17,066.80	17,262.97	18,139.96	0.00	0.00
ACTIVOS LIQUIDOS	1,767.63	1,691.44	1,841.45	1,871.34	2,499.60	2,217.00	2,776.28	0.00	0.00
TOTAL DE PRESTAMOS	10,048.34	10,040.78	10,055.64	10,167.46	10,336.49	10,615.55	11,001.97	0.00	0.00
LOCALES	8,705.73	8,795.11	8,863.25	9,052.32	9,266.57	9,512.96	10,191.27	0.00	0.00
EXTRANJEROS	1,342.61	1,245.68	1,192.40	1,115.14	1,069.92	1,102.59	810.69	0.00	0.00
TOTAL DE INVERSIONES	3,077.77	3,079.60	3,341.49	3,469.38	3,384.23	3,668.21	3,545.45	0.00	0.00
TOTAL DE DEPOSITOS	11,933.93	12,026.18	12,446.01	12,919.97	13,713.96	13,938.39	14,306.80	0.00	0.00
LOCALES	10,196.03	10,234.43	10,707.85	11,063.21	11,748.00	11,949.51	12,153.79	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	3.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	9,804.62	9,921.47	10,387.60	10,775.65	11,395.52	11,594.33	11,828.01	0.00	0.00
DEPOSITOS DE BANCOS	391.40	312.96	320.25	287.56	352.48	352.18	325.78	0.00	0.00
EXTRANJEROS	1,737.90	1,791.75	1,738.17	1,856.76	1,965.96	1,988.88	2,153.01	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	1,149.15	1,141.11	1,142.34	1,234.30	1,289.62	1,340.37	1,497.65	0.00	0.00
DEPOSITOS DE BANCOS	588.74	650.64	595.83	622.46	676.33	648.51	655.36	0.00	0.00
PATRIMONIO TOTAL	1,611.76	1,642.82	1,717.60	1,703.21	1,721.45	1,808.27	1,852.72	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	14,532.21	14,760.41	15,349.79	15,755.93	16,390.19	16,450.80	17,098.11	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	12,074.63	12,247.42	12,814.27	13,237.69	13,423.41	13,702.08	13,972.27	0.00	0.00
TOTAL DE PRESTAMOS	9,244.68	9,287.47	9,597.77	9,995.22	10,192.41	10,328.17	10,528.80	0.00	0.00
TOTAL DE INVERSIONES	2,829.95	2,959.95	3,216.50	3,242.47	3,231.00	3,373.91	3,443.47	0.00	0.00
PATRIMONIO TOTAL	1,483.57	1,544.05	1,622.89	1,649.97	1,666.60	1,725.55	1,785.16	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	899.08	229.09	459.98	697.54	930.25	234.06	476.79	0.00	0.00
EGRESOS DE OPERACIONES	531.56	126.49	256.61	386.37	516.93	125.23	254.27	0.00	0.00
INGRESO NETO DE INTERESES	367.51	102.59	203.37	311.17	413.32	108.83	222.52	0.00	0.00

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OTROS INGRESOS	255.58	51.69	110.70	184.37	267.17	58.98	139.00	0.00	0.00
INGRESO DE OPERACIONES	623.10	154.28	314.08	495.54	680.49	167.81	361.52	0.00	0.00
EGRESOS GENERALES	340.71	84.31	173.06	265.09	374.17	92.69	212.76	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	282.39	69.98	141.02	230.45	306.33	75.13	148.75	0.00	0.00
UTILIDAD DEL PERIODO	236.08	57.05	114.84	187.41	240.92	60.21	119.39	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	101.45	104.78	101.27	113.32	92.46	97.16	103.80	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	144.52	150.64	152.96	162.66	165.37	173.40	180.06	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.01	1.04	1.01	1.11	0.89	0.92	0.94	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	142.45	143.77	151.04	143.54	178.85	178.47	173.46	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.44	1.50	1.52	1.60	1.60	1.63	1.64	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.26	10.50	10.70	10.43	10.09	10.47	10.21	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.28	12.52	12.82	12.49	12.55	12.66	12.74	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.04	16.36	17.08	16.75	16.65	17.03	16.84	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.81	14.06	14.80	14.48	18.23	15.91	19.41	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.25	10.82	11.47	11.46	14.65	12.84	15.30	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.60	39.67	41.64	41.34	42.90	42.22	44.19	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.96	1.86	1.79	1.89	1.79	1.76	1.71	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.62	1.55	1.50	1.59	1.47	1.46	1.40	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.91	14.78	14.15	15.14	14.46	13.96	13.38	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.45	7.48	7.18	7.03	6.93	6.83	6.82	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.40	4.13	4.01	3.89	3.85	3.66	3.64	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.04	3.35	3.17	3.13	3.08	3.18	3.19	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.68	54.64	55.10	53.50	54.98	55.23	58.85	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.12	1.69	1.73	1.86	1.99	1.72	1.99	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	6,238.00	6,217.00	6,284.00	6,387.00	6,359.00	6,488.00	6,764.00	0.00	0.00
NUMERO DE BANCOS	16.00	15.00	15.00	15.00	15.00	16.00	18.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1.61	1.62	1.60	1.59	1.63	1.64	1.63	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	1.91	1.93	1.98	2.02	2.16	2.15	2.12	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.04	0.01	0.02	0.03	0.04	0.01	0.02	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	17.70	12.65	9.65	7.50	8.61	10.39	12.98	0.00	0.00
PRESTAMOS (%)	19.04	17.65	10.02	3.51	2.87	5.72	9.41	0.00	0.00
LOCALES (%)	19.11	17.98	11.50	6.39	6.44	8.16	14.98	0.00	0.00
EXTRANJEROS (%)	18.59	15.37	0.16	(15.14)	(20.31)	(11.49)	(32.01)	0.00	0.00
DEPOSITOS (%)	20.89	15.20	12.45	11.80	14.92	15.90	14.95	0.00	0.00
LOCALES (%)	22.05	17.41	14.73	13.61	15.22	16.76	13.50	0.00	0.00
EXTRANJEROS (%)	14.45	3.98	0.21	2.11	13.12	11.00	23.87	0.00	0.00
PATRIMONIO (%)	18.92	13.67	12.39	6.67	6.81	10.07	7.87	0.00	0.00
UTILIDAD NETA (%)	43.77	(20.33)	(12.38)	(2.58)	2.05	5.53	3.96	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	9,768.89	9,738.06	9,761.81	9,875.89	10,048.19	10,304.14	10,715.84	0.00	0.00
MENCION ESPECIAL	256.57	283.85	285.94	288.37	292.64	316.33	316.66	0.00	0.00
SUBNORMAL	72.00	67.03	70.92	61.47	81.77	85.83	69.24	0.00	0.00
DUDOSO	73.29	77.57	62.90	73.50	60.32	62.83	60.02	0.00	0.00
IRRECUPERABLE	22.10	24.92	27.04	30.88	18.94	19.83	20.26	0.00	0.00