

**BANCA PRIVADA**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas)**

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	45,907.67	45,810.18	46,726.96	48,140.45	49,694.29	51,239.61	52,538.08	54,593.69	57,136.75
ACTIVOS LIQUIDOS	8,795.55	7,939.13	8,088.37	7,955.70	8,521.91	8,265.13	7,541.37	7,209.42	8,992.64
TOTAL DE PRESTAMOS	27,165.37	27,332.26	27,942.92	29,427.62	30,338.06	31,434.52	33,478.71	35,387.03	36,445.45
LOCALES	18,444.49	18,770.37	19,802.92	20,644.09	20,898.50	21,422.45	22,356.48	23,884.19	24,634.41
EXTRANJEROS	8,720.88	8,561.89	8,140.00	8,783.53	9,439.55	10,011.97	11,122.23	11,502.84	11,811.03
TOTAL DE INVERSIONES	7,727.68	8,454.51	8,501.56	8,577.98	8,624.46	9,328.53	9,355.56	9,540.25	9,399.93
TOTAL DE DEPOSITOS	35,269.53	35,299.25	35,316.15	36,372.39	37,572.71	38,383.59	39,274.80	40,656.89	41,995.89
LOCALES	22,075.11	22,606.31	22,502.25	22,940.32	24,035.64	24,285.76	24,690.24	25,091.41	26,129.55
DEPOSITOS DE OFICIALES	186.70	150.09	157.51	155.70	155.67	160.12	146.40	146.50	129.47
DEPOSITOS DE PARTICULARES	20,141.97	20,632.95	20,963.84	21,268.33	22,561.78	22,925.67	23,294.52	23,627.97	24,444.45
DEPOSITOS DE BANCOS	1,746.44	1,823.27	1,380.91	1,516.29	1,318.19	1,199.97	1,249.32	1,316.95	1,555.63
EXTRANJEROS	13,194.42	12,692.95	12,813.90	13,432.07	13,537.07	14,097.83	14,584.56	15,565.48	15,866.34
DEPOSITOS DE OFICIALES	19.26	43.10	55.11	42.04	59.76	68.54	27.36	30.80	28.23
DEPOSITOS DE PARTICULARES	9,255.43	9,259.62	9,387.85	9,741.68	9,765.90	10,057.61	10,233.66	10,074.78	10,489.27
DEPOSITOS DE BANCOS	3,919.73	3,390.23	3,370.93	3,648.35	3,711.41	3,971.69	4,323.54	5,459.90	5,348.84
PATRIMONIO TOTAL	5,573.57	5,729.79	5,801.35	6,016.61	6,281.98	6,395.60	6,533.44	6,660.37	6,908.64
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	43,770.08	43,969.81	46,313.48	47,083.84	47,800.98	48,524.89	49,632.52	51,367.07	53,415.52
ACTIVOS GENERADORES DE INGRESOS	33,550.63	34,670.04	36,301.37	36,874.62	36,927.78	38,274.91	39,639.38	41,466.44	42,403.95
TOTAL DE PRESTAMOS	25,847.51	26,529.80	28,097.83	28,651.03	28,751.71	29,383.39	30,710.81	32,407.33	33,391.75
TOTAL DE INVERSIONES	7,703.12	8,140.24	8,203.53	8,223.59	8,176.07	8,891.52	8,928.56	9,059.12	9,012.20
PATRIMONIO TOTAL	5,599.08	5,719.51	5,728.47	5,814.55	5,927.77	6,062.70	6,167.39	6,338.49	6,595.31
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,269.01	551.45	1,119.06	1,696.12	2,280.98	589.55	1,191.20	1,825.89	2,480.64
EGRESOS DE OPERACIONES	1,213.50	288.96	579.45	878.69	1,179.12	283.67	570.65	866.70	1,172.06
INGRESO NETO DE INTERESES	1,055.51	262.48	539.61	817.42	1,101.86	305.88	620.55	959.19	1,308.58

**BANCA PRIVADA**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas)**

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	904.95	189.70	418.93	692.07	1,030.21	249.80	567.39	864.68	1,191.83
INGRESO DE OPERACIONES	1,960.46	452.18	958.55	1,509.49	2,132.07	555.68	1,187.94	1,823.87	2,500.41
EGRESOS GENERALES	1,119.31	251.52	545.64	837.26	1,198.54	319.54	665.78	1,010.98	1,378.31
UTILIDAD ANTES DE PROVISIONES	841.15	200.67	412.91	672.23	933.53	236.14	522.15	812.88	1,122.10
UTILIDAD DEL PERIODO	620.07	177.57	350.13	565.05	790.67	196.77	435.77	675.14	927.18
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	349.56	343.37	345.65	354.07	293.29	317.23	294.46	299.35	289.68
TOTAL PROVISIONES PARA PRESTAMOS	429.95	421.48	432.30	429.46	432.85	453.11	454.20	470.71	498.90
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.29	1.26	1.24	1.20	0.97	1.01	0.88	0.85	0.79
PROVISIONES / PRESTAMOS VENCIDOS (%)	123.00	122.75	125.07	121.29	147.58	142.83	154.25	157.24	172.22
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.58	1.54	1.55	1.46	1.43	1.44	1.36	1.33	1.37
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	12.14	12.51	12.42	12.50	12.64	12.48	12.44	12.20	12.09
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.97	16.01	15.92	15.83	16.12	15.69	15.25	14.82	15.07
PATRIMONIO / PRESTAMOS TOTALES (%)	20.52	20.96	20.76	20.45	20.71	20.35	19.52	18.82	18.96
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.94	22.49	22.90	21.87	22.68	21.53	19.20	17.73	21.41
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.16	17.33	17.31	16.53	17.15	16.13	14.35	13.21	15.74
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.85	46.44	46.98	45.46	45.64	45.84	43.02	41.20	43.80
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.85	2.05	1.93	2.04	2.14	2.06	2.20	2.17	2.19
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.42	1.62	1.51	1.60	1.65	1.62	1.76	1.75	1.74
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.07	12.42	12.22	12.96	13.34	12.98	14.13	14.20	14.06
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.76	6.36	6.17	6.13	6.18	6.16	6.01	5.87	5.85
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.62	3.33	3.19	3.18	3.19	2.96	2.88	2.79	2.76
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.15	3.03	2.97	2.96	2.98	3.20	3.13	3.08	3.09

**BANCA PRIVADA**  
**ESTADISTICAS FINANCIERAS**  
( En Millones de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.09	55.62	56.92	55.47	56.21	57.50	56.05	55.43	55.12
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.70	2.19	2.31	2.50	2.79	2.61	2.86	2.78	2.81
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	13,354.00	13,392.00	14,266.00	14,574.00	14,809.00	15,155.00	15,430.00	15,550.00	15,968.00
NUMERO DE BANCOS	41.00	43.00	46.00	46.00	48.00	48.00	48.00	48.00	48.00
PRESTAMOS / EMPLEADOS	2.03	2.04	1.96	2.02	2.05	2.07	2.17	2.28	2.28
DEPOSITOS TOTALES / EMPLEADOS	2.64	2.64	2.48	2.50	2.54	2.53	2.55	2.61	2.63
UTILIDAD NETA / EMPLEADOS	0.05	0.01	0.02	0.04	0.05	0.01	0.03	0.04	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(0.83)	(1.72)	1.80	4.59	8.25	11.85	12.44	13.41	14.98
PRESTAMOS (%)	(0.19)	(3.67)	(1.10)	5.57	11.68	15.01	19.81	20.25	20.13
LOCALES (%)	0.30	0.94	5.81	11.10	13.30	14.13	12.89	15.70	17.88
EXTRANJEROS (%)	(1.20)	(12.45)	(14.64)	(5.48)	8.24	16.94	36.64	30.96	25.12
DEPOSITOS (%)	5.59	4.06	2.01	3.05	6.53	8.74	11.21	11.78	11.77
LOCALES (%)	8.75	12.23	7.58	7.30	8.88	7.43	9.72	9.38	8.71
EXTRANJEROS (%)	0.70	(7.88)	(6.50)	(3.47)	2.60	11.07	13.82	15.88	17.21
PATRIMONIO (%)	(13.79)	(12.63)	2.58	7.20	12.71	11.62	12.62	10.70	9.98
UTILIDAD NETA (%)	(35.62)	(1.61)	(3.46)	1.60	27.51	10.81	24.46	19.48	17.27
CLASIFICACION PRESTAMOS									
NORMAL	26,244.11	26,450.10	27,108.70	28,639.73	29,555.53	30,625.26	32,695.06	34,649.34	35,755.42
MENCION ESPECIAL	799.55	759.06	731.81	725.69	714.62	752.41	722.78	673.25	662.28
SUBNORMAL	222.80	229.32	226.10	203.23	244.08	255.41	242.47	240.69	229.95
DUDOSO	269.00	255.17	245.11	229.52	210.25	204.71	215.77	237.18	248.90
IRRECUPERABLE	59.85	60.08	63.50	58.91	46.43	49.73	56.84	57.28	47.79