

**BANCA PANAMEÑA 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	17,066.80	17,262.97	18,137.19	18,721.82	19,174.55	19,717.29	20,283.43	21,009.91	21,987.48
ACTIVOS LIQUIDOS	2,499.60	2,217.00	2,776.28	2,991.37	3,429.12	3,399.84	3,032.26	2,781.45	3,180.63
TOTAL DE PRESTAMOS	10,336.49	10,615.55	11,001.46	11,447.76	11,634.27	12,020.75	12,830.61	13,585.83	14,161.98
LOCALES	9,266.57	9,512.96	10,192.21	10,694.89	10,843.81	11,206.61	11,571.30	12,179.57	12,651.27
EXTRANJEROS	1,069.92	1,102.59	809.24	752.87	790.45	814.02	1,259.31	1,406.26	1,510.71
TOTAL DE INVERSIONES	3,384.23	3,668.21	3,548.78	3,487.25	3,317.64	3,456.05	3,576.90	3,708.43	3,707.08
TOTAL DE DEPOSITOS	13,713.96	13,938.39	14,306.80	14,763.71	15,472.29	15,860.73	16,225.75	16,785.24	17,345.25
LOCALES	11,748.00	11,949.51	12,153.79	12,376.12	12,967.33	13,242.55	13,578.90	14,068.87	14,577.44
DEPOSITOS DE OFICIALES	0.00	3.00	0.00	5.00	5.00	0.00	5.00	5.00	5.00
DEPOSITOS DE PARTICULARES	11,395.52	11,594.33	11,828.01	12,011.82	12,622.42	12,910.35	13,232.74	13,631.51	14,121.09
DEPOSITOS DE BANCOS	352.48	352.18	325.78	359.29	339.91	332.20	341.15	432.36	451.35
EXTRANJEROS	1,965.96	1,988.88	2,153.01	2,387.59	2,504.96	2,618.18	2,646.85	2,716.37	2,767.81
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,289.62	1,340.37	1,497.65	1,568.62	1,608.04	1,668.40	1,669.92	1,723.32	1,769.48
DEPOSITOS DE BANCOS	676.33	648.51	655.36	818.97	896.92	949.78	976.93	993.05	998.33
PATRIMONIO TOTAL	1,721.45	1,808.27	1,851.66	1,903.31	1,973.84	1,950.52	2,026.31	2,063.69	2,142.82
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	16,390.19	16,450.80	17,096.73	17,523.53	18,120.67	18,490.13	19,210.31	19,865.87	20,581.02
ACTIVOS GENERADORES DE INGRESOS	13,423.41	13,702.08	13,973.68	14,285.93	14,336.31	14,880.28	15,478.88	16,114.63	16,410.48
TOTAL DE PRESTAMOS	10,192.41	10,328.17	10,528.55	10,807.61	10,985.38	11,318.15	11,916.03	12,516.80	12,898.12
TOTAL DE INVERSIONES	3,231.00	3,373.91	3,445.13	3,478.31	3,350.93	3,562.13	3,562.84	3,597.84	3,512.36
PATRIMONIO TOTAL	1,666.60	1,725.55	1,784.63	1,803.26	1,847.64	1,879.39	1,938.99	1,983.50	2,058.33
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	930.25	234.06	475.01	716.38	955.05	240.03	486.22	748.43	1,022.80
EGRESOS DE OPERACIONES	516.93	125.23	252.45	386.25	522.10	126.30	254.36	387.33	523.54
INGRESO NETO DE INTERESES	413.32	108.83	222.56	330.13	432.94	113.73	231.86	361.10	499.26

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OTROS INGRESOS	267.17	58.98	138.22	226.81	317.93	70.78	166.40	244.07	347.17
INGRESO DE OPERACIONES	680.49	167.81	360.77	556.95	750.87	184.51	398.26	605.17	846.43
EGRESOS GENERALES	374.17	92.69	213.80	320.07	442.10	111.45	239.78	362.18	496.10
UTILIDAD ANTES DE PROVISIONES	306.33	75.13	146.97	236.88	308.77	73.06	158.48	242.99	350.33
UTILIDAD DEL PERIODO	239.80	60.21	117.15	191.21	248.09	57.65	124.48	194.41	279.80
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	92.46	97.16	103.44	112.72	88.83	117.26	86.89	104.16	98.12
TOTAL PROVISIONES PARA PRESTAMOS	165.37	173.40	180.20	184.86	178.89	190.07	198.56	204.62	205.90
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.89	0.92	0.94	0.98	0.76	0.98	0.68	0.77	0.69
PROVISIONES / PRESTAMOS VENCIDOS (%)	178.85	178.47	174.21	163.99	201.39	162.10	228.52	196.44	209.85
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.60	1.63	1.64	1.61	1.54	1.58	1.55	1.51	1.45
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.09	10.47	10.21	10.17	10.29	9.89	9.99	9.82	9.75
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.55	12.66	12.73	12.74	13.20	12.60	12.35	11.93	11.99
PATRIMONIO / PRESTAMOS TOTALES (%)	16.65	17.03	16.83	16.63	16.97	16.23	15.79	15.19	15.13
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.23	15.91	19.41	20.26	22.16	21.44	18.69	16.57	18.34
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.65	12.84	15.31	15.98	17.88	17.24	14.95	13.24	14.47
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.90	42.22	44.21	43.88	43.61	43.23	40.73	38.66	39.71
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.79	1.76	1.68	1.78	1.73	1.55	1.61	1.61	1.70
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.46	1.46	1.37	1.45	1.37	1.25	1.30	1.30	1.36
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.39	13.96	13.13	14.14	13.43	12.27	12.84	13.07	13.59
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.93	6.83	6.80	6.69	6.66	6.45	6.28	6.19	6.23
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.85	3.66	3.61	3.60	3.64	3.40	3.29	3.20	3.19
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.08	3.18	3.19	3.08	3.02	3.06	3.00	2.99	3.04

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.98	55.23	59.26	57.47	58.88	60.40	60.21	59.85	58.61
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.99	1.72	1.98	2.12	2.22	1.90	2.15	2.02	2.12
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	6,359.00	6,488.00	6,766.00	6,884.00	7,078.00	7,233.00	7,452.00	7,572.00	7,773.00
NUMERO DE BANCOS	15.00	16.00	18.00	18.00	19.00	19.00	19.00	19.00	19.00
PRESTAMOS / EMPLEADOS	1.63	1.64	1.63	1.66	1.64	1.66	1.72	1.79	1.82
DEPOSITOS TOTALES / EMPLEADOS	2.16	2.15	2.11	2.14	2.19	2.19	2.18	2.22	2.23
UTILIDAD NETA / EMPLEADOS	0.04	0.01	0.02	0.03	0.04	0.01	0.02	0.03	0.04
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	8.61	10.39	12.96	14.68	12.35	14.22	11.83	12.22	14.67
PRESTAMOS (%)	2.87	5.72	9.41	12.59	12.56	13.24	16.63	18.68	21.73
LOCALES (%)	6.44	8.16	14.99	18.15	17.02	17.80	13.53	13.88	16.67
EXTRANJEROS (%)	(20.31)	(11.49)	(32.13)	(32.49)	(26.12)	(26.17)	55.62	86.79	91.12
DEPOSITOS (%)	14.92	15.90	14.95	14.27	12.82	13.79	13.41	13.69	12.11
LOCALES (%)	15.22	16.76	13.50	11.87	10.38	10.82	11.73	13.68	12.42
EXTRANJEROS (%)	13.12	11.00	23.87	28.59	27.42	31.64	22.94	13.77	10.49
PATRIMONIO (%)	6.81	10.07	7.81	11.75	14.66	7.87	9.43	8.43	8.56
UTILIDAD NETA (%)	1.57	5.53	2.01	2.65	3.46	(4.26)	6.26	1.67	12.78
CLASIFICACION PRESTAMOS									
NORMAL	10,048.19	10,304.14	10,715.84	11,177.59	11,365.72	11,727.35	12,521.52	13,247.46	13,876.10
MENCION ESPECIAL	292.64	316.33	316.66	312.19	306.25	325.23	348.94	350.55	313.93
SUBNORMAL	81.77	85.83	69.24	61.86	72.06	82.57	77.47	91.39	79.07
DUDOSO	60.32	62.83	59.65	60.14	52.44	57.72	61.75	81.67	86.04
IRRECUPERABLE	18.94	19.83	20.26	20.82	16.68	17.85	19.48	19.39	12.76