

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	19,174.55	19,717.29	20,283.43	21,004.13	21,986.81	22,512.02	23,332.29	24,206.47	0.00
ACTIVOS LIQUIDOS	3,429.12	3,399.84	3,032.26	2,775.88	3,180.63	3,002.28	3,067.47	3,109.25	0.00
TOTAL DE PRESTAMOS	11,634.27	12,020.75	12,830.61	13,585.83	14,161.98	14,436.89	15,067.67	16,012.66	0.00
LOCALES	10,843.81	11,206.61	11,571.30	12,179.57	12,651.27	12,947.60	13,574.68	14,495.89	0.00
EXTRANJEROS	790.45	814.02	1,259.31	1,406.26	1,510.71	1,489.29	1,492.99	1,516.76	0.00
TOTAL DE INVERSIONES	3,317.64	3,456.05	3,576.90	3,708.43	3,706.49	4,059.40	4,200.36	4,093.34	0.00
TOTAL DE DEPOSITOS	15,472.29	15,860.73	16,225.75	16,785.24	17,353.91	17,681.42	18,255.74	18,859.25	0.00
LOCALES	12,967.33	13,242.55	13,578.90	14,068.87	14,585.48	14,997.24	15,368.15	15,939.68	0.00
DEPOSITOS DE OFICIALES	5.00	0.00	5.00	5.00	5.00	0.00	5.00	5.04	0.00
DEPOSITOS DE PARTICULARES	12,622.42	12,910.35	13,232.74	13,631.51	14,129.13	14,390.43	14,849.30	15,353.03	0.00
DEPOSITOS DE BANCOS	339.91	332.20	341.15	432.36	451.35	606.80	513.84	581.61	0.00
EXTRANJEROS	2,504.96	2,618.18	2,646.85	2,716.37	2,768.42	2,684.19	2,887.60	2,919.58	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	1,608.04	1,668.40	1,669.92	1,723.32	1,770.10	1,786.77	1,975.95	2,025.25	0.00
DEPOSITOS DE BANCOS	896.92	949.78	976.93	993.05	998.33	897.42	911.65	894.33	0.00
PATRIMONIO TOTAL	1,973.84	1,950.52	2,026.31	2,063.69	2,142.10	2,244.95	2,291.49	2,314.75	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	18,120.67	18,490.13	19,210.31	19,862.98	20,580.68	21,114.66	21,807.86	22,605.30	0.00
ACTIVOS GENERADORES DE INGRESOS	14,336.31	14,880.28	15,478.88	16,114.63	16,410.19	16,986.55	17,837.77	18,700.13	0.00
TOTAL DE PRESTAMOS	10,985.38	11,318.15	11,916.03	12,516.80	12,898.12	13,228.82	13,949.14	14,799.24	0.00
TOTAL DE INVERSIONES	3,350.93	3,562.13	3,562.84	3,597.84	3,512.06	3,757.73	3,888.63	3,900.88	0.00
PATRIMONIO TOTAL	1,847.64	1,879.39	1,938.99	1,983.50	2,057.97	2,097.73	2,158.90	2,189.22	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	955.05	240.03	486.22	748.42	1,022.21	273.27	555.37	844.20	0.00
EGRESOS DE OPERACIONES	522.10	126.30	254.36	387.33	523.54	136.74	277.26	423.44	0.00
INGRESO NETO DE INTERESES	432.94	113.73	231.86	361.10	498.67	136.53	278.11	420.76	0.00

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OTROS INGRESOS	317.93	70.78	166.40	244.07	347.13	87.04	190.74	290.42	0.00
INGRESO DE OPERACIONES	750.87	184.51	398.26	605.17	845.80	223.57	468.85	711.17	0.00
EGRESOS GENERALES	442.10	111.45	239.78	362.18	496.19	131.11	278.28	418.87	0.00
UTILIDAD ANTES DE PROVISIONES	308.77	73.06	158.48	242.99	349.61	92.45	190.57	292.31	0.00
UTILIDAD DEL PERIODO	248.09	57.65	124.48	194.41	279.08	76.67	158.63	242.69	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	88.83	117.26	86.89	104.16	98.12	104.57	141.41	121.35	0.00
TOTAL PROVISIONES PARA PRESTAMOS	178.89	190.07	198.56	204.62	205.90	215.47	217.61	227.83	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.76	0.98	0.68	0.77	0.69	0.72	0.94	0.76	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	201.39	162.10	228.52	196.44	209.85	206.06	153.89	187.75	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.54	1.58	1.55	1.51	1.45	1.49	1.44	1.42	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.29	9.89	9.99	9.83	9.74	9.97	9.82	9.56	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.20	12.60	12.35	11.93	11.99	12.14	11.89	11.51	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.97	16.23	15.79	15.19	15.13	15.55	15.21	14.46	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.16	21.44	18.69	16.54	18.33	16.98	16.80	16.49	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.88	17.24	14.95	13.22	14.47	13.34	13.15	12.84	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.61	43.23	40.73	38.63	39.69	39.94	39.81	38.19	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.73	1.55	1.61	1.61	1.70	1.81	1.78	1.73	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.37	1.25	1.30	1.31	1.36	1.45	1.45	1.43	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.43	12.27	12.84	13.07	13.56	14.62	14.70	14.78	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.66	6.45	6.28	6.19	6.23	6.43	6.23	6.02	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.64	3.40	3.29	3.20	3.19	3.22	3.11	3.02	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.02	3.06	3.00	2.99	3.04	3.21	3.12	3.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.88	60.40	60.21	59.85	58.67	58.65	59.35	58.90	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.22	1.90	2.15	2.02	2.12	2.05	2.14	2.07	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	7,078.00	7,233.00	7,452.00	7,572.00	7,773.00	7,920.00	8,089.00	7,860.00	0.00
NUMERO DE BANCOS	19.00	19.00	19.00	19.00	19.00	19.00	19.00	20.00	0.00
PRESTAMOS / EMPLEADOS	1.64	1.66	1.72	1.79	1.82	1.82	1.86	2.04	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.19	2.19	2.18	2.22	2.23	2.23	2.26	2.40	0.00
UTILIDAD NETA / EMPLEADOS	0.04	0.01	0.02	0.03	0.04	0.01	0.02	0.03	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	12.35	14.22	11.83	12.19	14.67	14.17	15.03	15.25	0.00
PRESTAMOS (%)	12.56	13.24	16.63	18.68	21.73	20.10	17.44	17.86	0.00
LOCALES (%)	17.02	17.80	13.53	13.88	16.67	15.54	17.31	19.02	0.00
EXTRANJEROS (%)	(26.12)	(26.17)	55.62	86.79	91.12	82.95	18.56	7.86	0.00
DEPOSITOS (%)	12.82	13.79	13.41	13.69	12.16	11.48	12.51	12.36	0.00
LOCALES (%)	10.38	10.82	11.73	13.68	12.48	13.25	13.18	13.30	0.00
EXTRANJEROS (%)	27.42	31.64	22.94	13.77	10.52	2.52	9.10	7.48	0.00
PATRIMONIO (%)	14.66	7.87	9.43	8.43	8.52	15.10	13.09	12.17	0.00
UTILIDAD NETA (%)	3.46	(4.26)	6.26	1.67	12.49	33.00	27.43	24.83	0.00
CLASIFICACION PRESTAMOS									
NORMAL	11,365.72	11,727.35	12,521.52	13,247.46	13,876.10	14,126.19	14,746.27	15,716.62	0.00
MENCION ESPECIAL	306.25	325.23	348.94	350.55	313.93	330.48	343.77	332.50	0.00
SUBNORMAL	72.06	82.57	77.47	91.39	79.07	88.76	85.38	73.98	0.00
DUDOSO	52.44	57.72	61.75	81.67	86.04	94.13	93.49	99.13	0.00
IRRECUPERABLE	16.68	17.85	19.48	19.39	12.76	12.80	16.38	18.26	0.00