

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	56,489.42	58,341.65	59,972.94	61,152.37	62,974.10	66,413.22	67,389.04	69,397.31	68,920.16
ACTIVOS LIQUIDOS	8,914.81	8,919.55	8,920.33	8,502.43	9,346.97	9,098.00	9,005.94	9,858.85	10,778.02
TOTAL DE PRESTAMOS	36,056.68	36,910.87	38,660.15	40,510.61	41,949.32	44,555.17	45,540.54	46,619.75	44,865.11
LOCALES	24,249.20	24,694.95	26,164.84	27,701.24	28,271.04	28,721.28	29,975.61	31,213.42	31,639.55
EXTRANJEROS	11,807.48	12,215.92	12,495.31	12,809.37	13,678.28	15,833.89	15,564.93	15,406.33	13,225.56
TOTAL DE INVERSIONES	9,271.46	10,054.23	10,138.94	9,801.15	9,466.85	10,275.03	10,362.01	10,232.97	10,473.18
TOTAL DE DEPOSITOS	41,499.70	42,991.50	44,298.02	44,621.55	46,082.39	48,989.62	49,978.74	50,564.49	49,493.99
LOCALES	25,683.47	27,071.07	27,491.10	28,205.78	29,179.17	29,418.91	30,333.95	31,008.26	32,365.83
DEPOSITOS DE OFICIALES	129.47	126.99	46.72	46.28	47.68	35.93	38.70	185.84	27.58
DEPOSITOS DE PARTICULARES	24,020.00	25,212.68	25,812.53	26,489.76	27,350.46	27,480.71	28,185.48	28,918.69	30,017.08
DEPOSITOS DE BANCOS	1,534.00	1,731.39	1,631.85	1,669.74	1,781.03	1,902.27	2,109.78	1,903.73	2,321.16
EXTRANJEROS	15,816.23	15,920.43	16,806.92	16,415.76	16,903.22	19,570.71	19,644.78	19,556.23	17,128.17
DEPOSITOS DE OFICIALES	28.23	64.37	22.33	94.81	44.39	51.70	74.66	57.76	93.91
DEPOSITOS DE PARTICULARES	10,439.17	11,097.95	11,237.95	11,134.12	11,665.80	12,234.02	12,495.20	12,713.28	10,804.08
DEPOSITOS DE BANCOS	5,348.84	4,758.12	5,546.64	5,186.83	5,193.03	7,285.00	7,074.92	6,785.19	6,230.18
PATRIMONIO TOTAL	6,818.26	7,146.39	7,223.35	7,420.15	6,856.48	7,080.77	7,118.40	7,247.35	7,129.17
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	53,340.02	55,055.37	56,571.80	58,170.35	60,059.83	62,377.43	63,680.99	65,274.84	65,947.13
ACTIVOS GENERADORES DE INGRESOS	42,349.86	44,081.44	46,075.97	47,881.13	48,657.71	50,897.65	52,350.82	53,582.24	53,377.23
TOTAL DE PRESTAMOS	33,319.84	34,297.18	36,220.34	38,119.55	39,212.05	40,733.02	42,100.34	43,565.18	43,407.21
TOTAL DE INVERSIONES	9,030.02	9,784.26	9,855.63	9,761.58	9,445.65	10,164.63	10,250.48	10,017.06	9,970.02
PATRIMONIO TOTAL	6,581.95	6,804.97	6,922.71	7,082.90	6,883.34	7,113.58	7,170.87	7,333.75	6,992.83
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,477.69	663.39	1,338.14	2,036.44	2,760.08	725.59	1,477.71	2,250.17	3,008.09
EGRESOS DE OPERACIONES	1,170.71	308.05	624.12	954.57	1,299.69	343.90	700.89	1,068.96	1,419.66
INGRESO NETO DE INTERESES	1,306.98	355.34	714.02	1,081.86	1,460.40	381.69	776.82	1,181.22	1,588.43

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OTROS INGRESOS	1,152.40	311.65	659.78	976.54	1,332.93	281.77	657.98	988.09	1,342.55
INGRESO DE OPERACIONES	2,459.38	666.99	1,373.79	2,058.40	2,793.33	663.46	1,434.80	2,169.31	2,930.98
EGRESOS GENERALES	1,365.86	378.59	794.28	1,174.10	1,567.00	384.50	854.25	1,350.41	1,780.74
UTILIDAD ANTES DE PROVISIONES	1,093.52	288.40	579.51	884.30	1,226.33	278.96	580.56	818.90	1,150.24
UTILIDAD DEL PERIODO	907.11	246.46	483.45	736.94	1,020.20	221.02	473.75	664.83	926.90
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	289.16	279.78	319.89	317.70	280.08	262.57	280.51	312.42	334.54
TOTAL PROVISIONES PARA PRESTAMOS	494.21	493.32	510.77	534.13	519.15	547.61	549.36	561.45	586.59
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.80	0.76	0.83	0.78	0.67	0.59	0.62	0.67	0.75
PROVISIONES / PRESTAMOS VENCIDOS (%)	170.91	176.33	159.67	168.12	185.36	208.55	195.84	179.71	175.35
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.37	1.34	1.32	1.32	1.24	1.23	1.21	1.20	1.31
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	12.07	12.25	12.04	12.13	10.89	10.66	10.56	10.44	10.34
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.04	15.22	14.80	14.75	13.34	12.91	12.73	12.75	12.88
PATRIMONIO / PRESTAMOS TOTALES (%)	18.91	19.36	18.68	18.32	16.34	15.89	15.63	15.55	15.89
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.48	20.75	20.14	19.05	20.28	18.57	18.02	19.50	21.78
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.78	15.29	14.87	13.90	14.84	13.70	13.36	14.21	15.64
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.82	44.13	43.03	41.02	40.83	39.55	38.75	39.74	42.94
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.14	2.24	2.10	2.05	2.10	1.74	1.81	1.65	1.74
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.70	1.79	1.71	1.69	1.70	1.42	1.49	1.36	1.41
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.78	14.49	13.97	13.87	14.82	12.43	13.21	12.09	13.26
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.85	6.02	5.81	5.67	5.67	5.70	5.65	5.60	5.64
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.76	2.80	2.71	2.66	2.67	2.70	2.68	2.66	2.66
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.09	3.22	3.10	3.01	3.00	3.00	2.97	2.94	2.98

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.54	56.76	57.82	57.04	56.10	57.95	59.54	62.25	60.76
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.72	2.83	2.86	2.72	2.74	2.21	2.51	2.46	2.52
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	15,840.00	16,244.00	16,376.00	16,661.00	16,994.00	17,336.00	17,801.00	18,024.00	18,326.00
NUMERO DE BANCOS	48.00	48.00	48.00	49.00	49.00	54.00	54.00	54.00	54.00
PRESTAMOS / EMPLEADOS	2.28	2.27	2.36	2.43	2.47	2.57	2.56	2.59	2.45
DEPOSITOS TOTALES / EMPLEADOS	2.62	2.65	2.71	2.68	2.71	2.83	2.81	2.81	2.70
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.03	0.04	0.06	0.01	0.03	0.04	0.05
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	13.67	13.86	14.15	12.03	11.48	13.83	12.37	13.48	9.44
PRESTAMOS (%)	18.85	17.42	15.48	14.48	16.34	20.71	17.80	15.08	6.95
LOCALES (%)	16.03	15.28	17.03	15.98	16.59	16.30	14.56	12.68	11.92
EXTRANJEROS (%)	25.09	22.01	12.35	11.36	15.84	29.62	24.57	20.27	(3.31)
DEPOSITOS (%)	10.45	12.00	12.79	9.75	11.04	13.95	12.82	13.32	7.40
LOCALES (%)	6.86	11.47	11.34	12.41	13.61	8.67	10.34	9.94	10.92
EXTRANJEROS (%)	16.84	12.93	15.24	5.46	6.87	22.93	16.89	19.13	1.33
PATRIMONIO (%)	8.54	11.74	10.56	11.41	0.56	(0.92)	(1.45)	(2.33)	3.98
UTILIDAD NETA (%)	14.73	25.25	10.94	9.15	12.47	(10.32)	(2.01)	(9.79)	(9.15)
CLASIFICACION PRESTAMOS									
NORMAL	35,367.37	36,204.83	37,910.01	39,866.91	41,231.12	43,882.80	44,891.73	45,766.22	43,858.13
MENCION ESPECIAL	661.30	692.98	740.08	673.93	789.37	759.23	716.06	885.30	964.94
SUBNORMAL	225.41	220.30	217.34	186.92	168.42	184.05	223.89	261.28	320.73
DUDOSO	248.86	233.39	232.73	243.28	222.05	216.46	204.12	216.54	246.72
IRRECUPERABLE	47.96	52.70	70.76	73.71	57.51	60.24	54.10	51.85	61.19