

**BANCA PANAMEÑA 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	21,384.59	22,512.02	23,332.29	24,193.08	25,285.03	25,816.00	26,911.20	28,075.78	29,523.29
ACTIVOS LIQUIDOS	3,109.51	3,002.28	3,067.47	3,106.28	3,398.23	3,213.64	3,404.29	3,556.72	3,851.01
TOTAL DE PRESTAMOS	13,777.48	14,436.89	15,067.67	16,012.77	16,797.15	17,034.89	17,742.21	18,463.32	18,922.89
LOCALES	12,273.47	12,947.60	13,574.68	14,496.01	14,973.75	15,379.00	15,968.33	16,654.59	16,908.50
EXTRANJEROS	1,504.00	1,489.29	1,492.99	1,516.76	1,823.40	1,655.89	1,773.88	1,808.73	2,014.39
TOTAL DE INVERSIONES	3,582.70	4,060.63	4,202.14	4,086.75	4,099.79	4,528.69	4,645.36	4,720.11	5,199.53
TOTAL DE DEPOSITOS	16,844.55	17,681.42	18,255.74	18,857.68	19,505.51	19,871.18	20,847.28	21,219.25	22,303.22
LOCALES	14,131.11	14,997.24	15,368.15	15,939.19	16,517.72	16,723.67	17,583.74	17,986.10	18,945.52
DEPOSITOS DE OFICIALES	5.00	0.00	5.00	5.04	5.02	1.01	5.01	5.79	5.00
DEPOSITOS DE PARTICULARES	13,696.38	14,390.43	14,849.30	15,352.53	15,937.31	16,174.69	16,903.11	17,405.77	18,110.88
DEPOSITOS DE BANCOS	429.72	606.80	513.84	581.61	575.39	547.96	675.62	574.54	829.65
EXTRANJEROS	2,713.44	2,684.19	2,887.60	2,918.50	2,987.79	3,147.51	3,263.54	3,233.15	3,357.70
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,715.11	1,786.77	1,975.95	2,024.86	2,171.04	2,335.65	2,422.40	2,348.02	2,434.14
DEPOSITOS DE BANCOS	998.33	897.42	911.65	893.63	816.75	811.86	841.14	885.12	923.56
PATRIMONIO TOTAL	2,079.50	2,244.95	2,291.49	2,303.30	2,348.27	2,389.65	2,395.60	2,468.95	2,525.02
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	20,279.57	21,114.66	21,807.86	22,598.60	23,334.81	24,164.01	25,121.74	26,134.43	27,404.16
ACTIVOS GENERADORES DE INGRESOS	16,156.04	16,987.16	17,838.66	18,696.89	19,128.56	20,030.55	20,828.69	21,641.48	22,509.68
TOTAL DE PRESTAMOS	12,705.87	13,228.82	13,949.14	14,799.30	15,287.31	15,735.89	16,404.94	17,238.04	17,860.02
TOTAL DE INVERSIONES	3,450.17	3,758.34	3,889.52	3,897.59	3,841.24	4,294.66	4,423.75	4,403.43	4,649.66
PATRIMONIO TOTAL	2,026.67	2,097.73	2,158.90	2,183.50	2,213.88	2,317.30	2,343.54	2,386.12	2,436.64
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,019.69	273.27	555.37	844.09	1,149.89	309.27	632.54	968.94	1,314.95
EGRESOS DE OPERACIONES	522.15	136.74	277.26	423.44	579.78	157.03	320.81	493.65	672.48
INGRESO NETO DE INTERESES	497.54	136.53	278.11	420.65	570.11	152.24	311.72	475.29	642.47

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OTROS INGRESOS	346.62	87.04	190.74	290.45	418.23	84.92	190.00	302.37	427.77
INGRESO DE OPERACIONES	844.16	223.57	468.85	711.10	988.34	237.16	501.72	777.65	1,070.25
EGRESOS GENERALES	495.23	131.11	278.28	418.10	564.17	140.18	299.07	467.55	627.59
UTILIDAD ANTES DE PROVISIONES	348.93	92.45	190.57	293.00	424.17	96.99	202.65	310.10	442.66
UTILIDAD DEL PERIODO	278.39	76.67	158.63	243.38	353.60	82.27	172.46	264.66	373.71
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	97.59	104.57	141.41	121.35	99.43	106.22	112.64	140.91	142.07
TOTAL PROVISIONES PARA PRESTAMOS	201.43	215.47	217.61	227.72	229.75	238.51	236.90	242.97	253.41
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.71	0.72	0.94	0.76	0.59	0.62	0.63	0.76	0.75
PROVISIONES / PRESTAMOS VENCIDOS (%)	206.40	206.06	153.89	187.66	231.07	224.54	210.33	172.42	178.37
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.46	1.49	1.44	1.42	1.37	1.40	1.34	1.32	1.34
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	9.72	9.97	9.82	9.52	9.29	9.26	8.90	8.79	8.55
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.98	12.14	11.89	11.46	11.24	11.08	10.70	10.65	10.47
PATRIMONIO / PRESTAMOS TOTALES (%)	15.09	15.55	15.21	14.38	13.98	14.03	13.50	13.37	13.34
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.46	16.98	16.80	16.47	17.42	16.17	16.33	16.76	17.27
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.54	13.34	13.15	12.84	13.44	12.45	12.65	12.67	13.04
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	39.73	39.95	39.82	38.14	38.44	38.96	38.61	39.01	40.58
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.72	1.81	1.78	1.74	1.85	1.64	1.66	1.63	1.66
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.37	1.45	1.45	1.44	1.52	1.36	1.37	1.35	1.36
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.74	14.62	14.70	14.86	15.97	14.20	14.72	14.79	15.34
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.31	6.43	6.23	6.02	6.01	6.18	6.07	5.97	5.84
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.23	3.22	3.11	3.02	3.03	3.14	3.08	3.04	2.99
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.08	3.21	3.12	3.00	2.98	3.04	2.99	2.93	2.85

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.67	58.65	59.35	58.80	57.08	59.10	59.61	60.12	58.64
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.15	2.05	2.14	2.07	2.19	1.70	1.82	1.86	1.90
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	7,645.00	7,920.00	8,089.00	8,283.00	8,409.00	8,640.00	8,926.00	8,981.00	9,195.00
NUMERO DE BANCOS	18.00	19.00	19.00	19.00	18.00	18.00	18.00	18.00	18.00
PRESTAMOS / EMPLEADOS	1.80	1.82	1.86	1.93	2.00	1.97	1.99	2.06	2.06
DEPOSITOS TOTALES / EMPLEADOS	2.20	2.23	2.26	2.28	2.32	2.30	2.34	2.36	2.43
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 (%)	11.53	14.17	15.03	15.18	18.24	14.68	15.34	16.05	16.76
PRESTAMOS (%)	18.42	20.10	17.44	17.86	21.92	18.00	17.75	15.30	12.66
LOCALES (%)	13.18	15.54	17.31	19.02	22.00	18.78	17.63	14.89	12.92
EXTRANJEROS (%)	90.27	82.95	18.56	7.86	21.24	11.19	18.81	19.25	10.47
DEPOSITOS (%)	8.87	11.48	12.51	12.35	15.80	12.38	14.20	12.52	14.34
LOCALES (%)	8.97	13.25	13.18	13.29	16.89	11.51	14.42	12.84	14.70
EXTRANJEROS (%)	8.32	2.52	9.10	7.44	10.11	17.26	13.02	10.78	12.38
PATRIMONIO (%)	5.35	15.10	13.09	11.61	12.92	6.45	4.54	7.19	7.53
UTILIDAD NETA (%)	12.22	33.00	27.43	25.19	27.01	7.31	8.72	8.74	5.69
CLASIFICACION PRESTAMOS									
NORMAL	13,491.68	14,126.19	14,746.27	15,716.62	16,496.99	16,714.80	17,416.86	18,092.75	18,475.93
MENCION ESPECIAL	312.94	330.48	343.77	332.50	348.68	347.64	328.23	375.56	437.26
SUBNORMAL	75.81	88.76	85.38	73.98	71.27	87.01	125.29	115.85	131.93
DUDOSO	85.78	94.13	93.49	99.13	95.36	102.15	90.28	104.30	111.31
IRRECUPERABLE	12.70	12.80	16.38	18.26	14.60	21.80	18.45	17.83	19.86