

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

	2012	2013				2014			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	62,974.10	66,413.22	67,389.04	69,397.31	68,906.93	69,661.27	0.00	0.00	0.00
ACTIVOS LIQUIDOS	9,346.97	9,098.00	9,005.94	9,858.85	10,776.92	11,331.70	0.00	0.00	0.00
TOTAL DE PRESTAMOS	41,949.32	44,555.17	45,540.54	46,619.75	44,862.64	44,718.09	0.00	0.00	0.00
LOCALES	28,271.04	28,721.28	29,975.61	31,213.42	31,637.16	31,623.15	0.00	0.00	0.00
EXTRANJEROS	13,678.28	15,833.89	15,564.93	15,406.33	13,225.48	13,094.94	0.00	0.00	0.00
TOTAL DE INVERSIONES	9,466.85	10,275.03	10,362.01	10,232.96	10,473.23	11,088.23	0.00	0.00	0.00
TOTAL DE DEPOSITOS	46,082.39	48,989.62	49,978.74	50,564.57	49,496.85	50,512.40	0.00	0.00	0.00
LOCALES	29,179.17	29,418.91	30,333.95	31,008.34	32,368.51	33,054.09	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	47.68	35.93	38.70	185.84	27.58	65.66	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	27,350.46	27,480.71	28,185.48	28,918.77	30,020.26	30,579.61	0.00	0.00	0.00
DEPOSITOS DE BANCOS	1,781.03	1,902.27	2,109.78	1,903.73	2,320.67	2,408.81	0.00	0.00	0.00
EXTRANJEROS	16,903.22	19,570.71	19,644.78	19,556.23	17,128.33	17,458.31	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	44.39	51.70	74.66	57.76	93.91	152.67	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	11,665.80	12,234.02	12,495.20	12,713.28	10,804.25	11,032.50	0.00	0.00	0.00
DEPOSITOS DE BANCOS	5,193.03	7,285.00	7,074.92	6,785.19	6,230.18	6,273.14	0.00	0.00	0.00
PATRIMONIO TOTAL	6,856.48	7,080.77	7,118.40	7,247.35	7,128.10	7,367.40	0.00	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	60,059.83	62,377.43	63,680.99	65,274.84	65,940.51	68,037.24	0.00	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	48,657.71	50,897.65	52,350.82	53,582.24	53,376.02	55,318.26	0.00	0.00	0.00
TOTAL DE PRESTAMOS	39,212.05	40,733.02	42,100.34	43,565.18	43,405.98	44,636.63	0.00	0.00	0.00
TOTAL DE INVERSIONES	9,445.65	10,164.63	10,250.48	10,017.06	9,970.04	10,681.63	0.00	0.00	0.00
PATRIMONIO TOTAL	6,883.34	7,113.58	7,170.87	7,333.75	6,992.29	7,224.09	0.00	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,760.08	725.59	1,477.71	2,250.17	3,008.41	749.02	0.00	0.00	0.00
EGRESOS DE OPERACIONES	1,299.69	343.90	700.89	1,069.04	1,419.94	337.61	0.00	0.00	0.00
INGRESO NETO DE INTERESES	1,460.40	381.69	776.82	1,181.13	1,588.48	411.40	0.00	0.00	0.00

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OTROS INGRESOS	1,332.93	281.77	657.98	987.99	1,343.47	331.26	0.00	0.00	0.00
INGRESO DE OPERACIONES	2,793.33	663.46	1,434.80	2,169.12	2,931.95	742.66	0.00	0.00	0.00
EGRESOS GENERALES	1,567.00	384.50	854.25	1,350.22	1,779.91	405.15	0.00	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,226.33	278.96	580.56	818.90	1,152.04	337.51	0.00	0.00	0.00
UTILIDAD DEL PERIODO	1,020.20	221.02	473.75	664.83	926.28	290.61	0.00	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	280.08	262.57	280.51	312.42	334.54	334.41	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	519.15	547.61	549.36	561.45	589.06	590.17	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.67	0.59	0.62	0.67	0.75	0.75	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	185.36	208.55	195.84	179.71	176.08	176.48	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.24	1.23	1.21	1.20	1.31	1.32	0.00	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.89	10.66	10.56	10.44	10.34	10.58	0.00	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.34	12.91	12.73	12.75	12.88	13.20	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.34	15.89	15.63	15.55	15.89	16.48	0.00	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.28	18.57	18.02	19.50	21.77	22.43	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.84	13.70	13.36	14.21	15.64	16.27	0.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.83	39.55	38.75	39.73	42.93	44.39	0.00	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.10	1.74	1.81	1.65	1.74	2.10	0.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.70	1.42	1.49	1.36	1.40	1.71	0.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.82	12.43	13.21	12.09	13.25	16.09	0.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.67	5.70	5.65	5.60	5.64	5.42	0.00	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.67	2.70	2.68	2.66	2.66	2.44	0.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.00	3.00	2.97	2.94	2.98	2.97	0.00	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	56.10	57.95	59.54	62.25	60.71	54.55	0.00	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.74	2.21	2.51	2.46	2.52	2.40	0.00	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	16,994.00	17,336.00	17,801.00	18,024.00	18,326.00	18,582.00	0.00	0.00	0.00
NUMERO DE BANCOS	49.00	54.00	54.00	54.00	54.00	53.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2.47	2.57	2.56	2.59	2.45	2.41	0.00	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.71	2.83	2.81	2.81	2.70	2.72	0.00	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.06	0.01	0.03	0.04	0.05	0.02	0.00	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	11.48	13.83	12.37	13.48	9.42	4.89	0.00	0.00	0.00
PRESTAMOS (%)	16.34	20.71	17.80	15.08	6.94	0.37	0.00	0.00	0.00
LOCALES (%)	16.59	16.30	14.56	12.68	11.91	10.10	0.00	0.00	0.00
EXTRANJEROS (%)	15.84	29.62	24.57	20.27	(3.31)	(17.30)	0.00	0.00	0.00
DEPOSITOS (%)	11.04	13.95	12.82	13.32	7.41	3.11	0.00	0.00	0.00
LOCALES (%)	13.61	8.67	10.34	9.94	10.93	12.36	0.00	0.00	0.00
EXTRANJEROS (%)	6.87	22.93	16.89	19.13	1.33	(10.79)	0.00	0.00	0.00
PATRIMONIO (%)	0.56	(0.92)	(1.45)	(2.33)	3.96	4.05	0.00	0.00	0.00
UTILIDAD NETA (%)	12.47	(10.32)	(2.01)	(9.79)	(9.21)	31.49	0.00	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	41,231.12	43,882.80	44,891.73	45,766.22	43,880.77	43,645.87	0.00	0.00	0.00
MENCION ESPECIAL	789.37	759.23	716.06	885.30	940.55	995.96	0.00	0.00	0.00
SUBNORMAL	168.42	184.05	223.89	261.28	322.40	291.25	0.00	0.00	0.00
DUDOSO	222.05	216.46	204.12	216.54	246.23	293.55	0.00	0.00	0.00
IRRECUPERABLE	57.51	60.24	54.10	51.85	61.75	81.63	0.00	0.00	0.00