

BANCA PANAMEÑA 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 | 25,285.03 | 25,816.00 | 26,911.20 | 28,075.78 | 29,522.82 | 29,567.97 | 30,902.69 | 31,910.82 | 0.00 |
| ACTIVOS LIQUIDOS | 3,398.23 | 3,213.64 | 3,404.29 | 3,556.72 | 3,851.93 | 3,495.41 | 4,088.69 | 4,025.95 | 0.00 |
| TOTAL DE PRESTAMOS | 16,797.15 | 17,034.89 | 17,742.21 | 18,463.32 | 18,922.89 | 19,281.74 | 19,917.80 | 20,802.74 | 0.00 |
| LOCALES | 14,973.75 | 15,379.00 | 15,968.33 | 16,654.59 | 16,908.50 | 17,273.96 | 17,847.77 | 18,689.87 | 0.00 |
| EXTRANJEROS | 1,823.40 | 1,655.89 | 1,773.88 | 1,808.73 | 2,014.39 | 2,007.77 | 2,070.03 | 2,112.86 | 0.00 |
| TOTAL DE INVERSIONES | 4,099.79 | 4,528.69 | 4,645.36 | 4,720.10 | 5,199.57 | 5,540.87 | 5,618.23 | 5,802.85 | 0.00 |
| TOTAL DE DEPOSITOS | 19,505.51 | 19,871.18 | 20,847.28 | 21,219.33 | 22,303.22 | 22,442.24 | 23,176.54 | 24,081.14 | 0.00 |
| LOCALES | 16,517.72 | 16,723.67 | 17,583.74 | 17,986.18 | 18,945.52 | 19,020.75 | 19,595.29 | 20,264.67 | 0.00 |
| DEPOSITOS DE OFICIALES | 5.02 | 1.01 | 5.01 | 5.79 | 5.00 | 5.00 | 8.20 | 5.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 15,937.31 | 16,174.69 | 16,903.11 | 17,405.85 | 18,111.36 | 18,363.86 | 18,868.31 | 19,305.57 | 0.00 |
| DEPOSITOS DE BANCOS | 575.39 | 547.96 | 675.62 | 574.54 | 829.16 | 651.89 | 718.77 | 954.10 | 0.00 |
| EXTRANJEROS | 2,987.79 | 3,147.51 | 3,263.54 | 3,233.15 | 3,357.70 | 3,421.49 | 3,581.25 | 3,816.47 | 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 | 2,171.04 | 2,335.65 | 2,422.40 | 2,348.02 | 2,434.14 | 2,526.17 | 2,655.11 | 2,804.92 | 0.00 |
| DEPOSITOS DE BANCOS | 816.75 | 811.86 | 841.14 | 885.12 | 923.56 | 895.32 | 926.14 | 1,011.55 | 0.00 |
| PATRIMONIO TOTAL | 2,348.27 | 2,389.65 | 2,395.60 | 2,468.95 | 2,524.87 | 2,626.05 | 2,723.30 | 2,844.02 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 23,334.81 | 24,164.01 | 25,121.74 | 26,134.43 | 27,403.92 | 27,691.99 | 28,906.95 | 29,993.30 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 19,128.56 | 20,030.55 | 20,828.69 | 21,641.47 | 22,509.70 | 23,193.09 | 23,961.80 | 24,894.50 | 0.00 |
| TOTAL DE PRESTAMOS | 15,287.31 | 15,735.89 | 16,404.94 | 17,238.04 | 17,860.02 | 18,158.31 | 18,830.00 | 19,633.03 | 0.00 |
| TOTAL DE INVERSIONES | 3,841.24 | 4,294.66 | 4,423.75 | 4,403.43 | 4,649.68 | 5,034.78 | 5,131.80 | 5,261.47 | 0.00 |
| PATRIMONIO TOTAL | 2,213.88 | 2,317.30 | 2,343.54 | 2,386.12 | 2,436.57 | 2,507.85 | 2,559.45 | 2,656.48 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 1,149.89 | 309.27 | 632.54 | 968.93 | 1,314.95 | 345.95 | 710.26 | 1,085.05 | 0.00 |
| EGRESOS DE OPERACIONES | 579.78 | 157.03 | 320.81 | 493.73 | 672.56 | 175.88 | 360.25 | 552.04 | 0.00 |
| INGRESO NETO DE INTERESES | 570.11 | 152.24 | 311.72 | 475.20 | 642.38 | 170.07 | 350.00 | 533.00 | 0.00 |

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| OTROS INGRESOS | 418.23 | 84.92 | 190.00 | 302.27 | 429.30 | 101.29 | 213.35 | 330.12 | 0.00 |
| INGRESO DE OPERACIONES | 988.34 | 237.16 | 501.72 | 777.47 | 1,071.68 | 271.36 | 563.35 | 863.13 | 0.00 |
| EGRESOS GENERALES | 564.17 | 140.18 | 299.07 | 467.37 | 627.57 | 155.37 | 327.56 | 503.84 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 424.17 | 96.99 | 202.65 | 310.10 | 444.11 | 116.00 | 235.79 | 359.29 | 0.00 |
| UTILIDAD DEL PERIODO | 353.60 | 82.27 | 172.46 | 264.66 | 375.14 | 95.76 | 199.44 | 306.55 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 99.43 | 106.22 | 112.64 | 140.91 | 142.07 | 133.66 | 140.38 | 167.14 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 229.75 | 238.51 | 236.90 | 242.97 | 253.41 | 256.03 | 255.04 | 206.95 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.59 | 0.62 | 0.63 | 0.76 | 0.75 | 0.69 | 0.70 | 0.80 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 231.07 | 224.54 | 210.33 | 172.42 | 178.37 | 191.55 | 181.67 | 123.81 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.37 | 1.40 | 1.34 | 1.32 | 1.34 | 1.33 | 1.28 | 0.99 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 9.29 | 9.26 | 8.90 | 8.79 | 8.55 | 8.88 | 8.81 | 8.91 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 11.24 | 11.08 | 10.70 | 10.65 | 10.47 | 10.58 | 10.66 | 10.69 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 13.98 | 14.03 | 13.50 | 13.37 | 13.34 | 13.62 | 13.67 | 13.67 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 17.42 | 16.17 | 16.33 | 16.76 | 17.27 | 15.58 | 17.64 | 16.72 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 13.44 | 12.45 | 12.65 | 12.67 | 13.05 | 11.82 | 13.23 | 12.62 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 38.44 | 38.96 | 38.61 | 39.01 | 40.58 | 40.26 | 41.88 | 40.82 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.85 | 1.64 | 1.66 | 1.63 | 1.67 | 1.65 | 1.66 | 1.64 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.52 | 1.36 | 1.37 | 1.35 | 1.37 | 1.38 | 1.38 | 1.36 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 15.97 | 14.20 | 14.72 | 14.79 | 15.40 | 15.27 | 15.58 | 15.39 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.01 | 6.18 | 6.07 | 5.97 | 5.84 | 5.97 | 5.93 | 5.81 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.03 | 3.14 | 3.08 | 3.04 | 2.99 | 3.03 | 3.01 | 2.96 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.98 | 3.04 | 2.99 | 2.93 | 2.85 | 2.93 | 2.92 | 2.85 | 0.00 |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 57.08 | 59.10 | 59.61 | 60.11 | 58.56 | 57.25 | 58.14 | 58.37 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.19 | 1.70 | 1.82 | 1.86 | 1.91 | 1.75 | 1.78 | 1.77 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 8,409.00 | 8,640.00 | 8,926.00 | 8,981.00 | 9,195.00 | 9,277.00 | 9,445.00 | 9,592.00 | 0.00 |
| NUMERO DE BANCOS | 18.00 | 18.00 | 18.00 | 18.00 | 18.00 | 17.00 | 17.00 | 17.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 2.00 | 1.97 | 1.99 | 2.06 | 2.06 | 2.08 | 2.11 | 2.17 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 2.32 | 2.30 | 2.34 | 2.36 | 2.43 | 2.42 | 2.45 | 2.51 | 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 (%) | 18.24 | 14.68 | 15.34 | 16.05 | 16.76 | 14.53 | 14.83 | 13.66 | 0.00 |
| PRESTAMOS (%) | 21.92 | 18.00 | 17.75 | 15.30 | 12.66 | 13.19 | 12.26 | 12.67 | 0.00 |
| LOCALES (%) | 22.00 | 18.78 | 17.63 | 14.89 | 12.92 | 12.32 | 11.77 | 12.22 | 0.00 |
| EXTRANJEROS (%) | 21.24 | 11.19 | 18.81 | 19.25 | 10.47 | 21.25 | 16.70 | 16.81 | 0.00 |
| DEPOSITOS (%) | 15.80 | 12.38 | 14.20 | 12.52 | 14.34 | 12.94 | 11.17 | 13.49 | 0.00 |
| LOCALES (%) | 16.89 | 11.51 | 14.42 | 12.84 | 14.70 | 13.74 | 11.44 | 12.67 | 0.00 |
| EXTRANJEROS (%) | 10.11 | 17.26 | 13.02 | 10.78 | 12.38 | 8.70 | 9.74 | 18.04 | 0.00 |
| PATRIMONIO (%) | 12.92 | 6.45 | 4.54 | 7.19 | 7.52 | 9.89 | 13.68 | 15.19 | 0.00 |
| UTILIDAD NETA (%) | 27.01 | 7.31 | 8.72 | 8.74 | 6.09 | 16.40 | 15.65 | 15.83 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 16,496.99 | 16,714.80 | 17,416.86 | 18,092.75 | 18,475.93 | 18,761.13 | 19,323.16 | 20,244.62 | 0.00 |
| MENCION ESPECIAL | 348.68 | 347.64 | 328.23 | 375.56 | 437.26 | 471.56 | 505.12 | 459.81 | 0.00 |
| SUBNORMAL | 71.27 | 87.01 | 125.29 | 115.85 | 131.93 | 136.84 | 167.80 | 130.67 | 0.00 |
| DUDOSO | 95.36 | 102.15 | 90.28 | 104.30 | 111.31 | 148.45 | 157.45 | 150.59 | 0.00 |
| IRRECUPERABLE | 14.60 | 21.80 | 18.45 | 17.83 | 19.86 | 19.78 | 19.30 | 23.98 | 0.00 |