

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	31,118.75	31,910.82	33,224.74
ACTIVOS LIQUIDOS	3,398.23	3,213.64	3,404.29	3,556.72	3,851.93	3,495.41	4,113.06	4,025.95	4,157.68
TOTAL DE PRESTAMOS	16,797.15	17,034.89	17,742.21	18,463.32	18,922.89	19,281.74	20,039.67	20,802.74	21,805.15
LOCALES	14,973.75	15,379.00	15,968.33	16,654.59	16,908.50	17,273.96	17,969.63	18,689.87	19,446.93
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	2,358.22
TOTAL DE INVERSIONES	4,099.79	4,528.69	4,645.36	4,720.10	5,199.57	5,540.87	5,662.19	5,802.85	5,946.52
TOTAL DE DEPOSITOS	19,505.51	19,871.18	20,847.28	21,219.33	22,303.22	22,442.24	23,315.23	24,081.14	24,567.72
LOCALES	16,517.72	16,723.67	17,583.74	17,986.18	18,945.52	19,020.75	19,720.05	20,264.67	20,763.85
DEPOSITOS DE OFICIALES	5.02	1.01	5.01	5.79	5.00	5.00	8.20	5.00	5.00
DEPOSITOS DE PARTICULARES	15,937.31	16,174.69	16,903.11	17,405.85	18,111.36	18,363.86	18,990.07	19,305.57	19,894.28
DEPOSITOS DE BANCOS	575.39	547.96	675.62	574.54	829.16	651.89	721.77	954.10	864.57
EXTRANJEROS	2,987.79	3,147.51	3,263.54	3,233.15	3,357.70	3,421.49	3,595.19	3,816.47	3,803.87
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	2,669.05	2,804.92	2,882.02
DEPOSITOS DE BANCOS	816.75	811.86	841.14	885.12	923.56	895.32	926.14	1,011.55	921.85
PATRIMONIO TOTAL	2,348.27	2,389.65	2,395.60	2,468.95	2,524.87	2,626.05	2,750.95	2,844.02	2,907.85
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	31,373.78
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	25,937.07
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	20,364.02
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	5,573.05
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	2,716.36
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,149.89	309.27	632.54	968.93	1,314.95	345.95	712.15	1,086.94	1,475.90
EGRESOS DE OPERACIONES	579.78	157.03	320.81	493.73	672.56	175.88	361.08	552.87	755.44
INGRESO NETO DE INTERESES	570.11	152.24	311.72	475.20	642.38	170.07	351.06	534.07	720.46

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OTROS INGRESOS	418.23	84.92	190.00	302.27	429.30	101.29	214.03	330.80	481.60
INGRESO DE OPERACIONES	988.34	237.16	501.72	777.47	1,071.68	271.36	565.10	864.87	1,202.06
EGRESOS GENERALES	564.17	140.18	299.07	467.37	627.57	155.37	328.78	505.06	688.11
UTILIDAD ANTES DE PROVISIONES	424.17	96.99	202.65	310.10	444.11	116.00	236.31	359.81	513.95
UTILIDAD DEL PERIODO	353.60	82.27	172.46	264.66	375.14	95.76	199.67	306.77	443.77
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	99.43	106.22	112.64	140.91	142.07	133.66	140.38	167.14	163.41
TOTAL PROVISIONES PARA PRESTAMOS	229.75	238.51	236.90	242.97	253.41	256.03	258.40	206.95	214.61
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.59	0.62	0.63	0.76	0.75	0.69	0.70	0.80	0.75
PROVISIONES / PRESTAMOS VENCIDOS (%)	231.07	224.54	210.33	172.42	178.37	191.55	184.07	123.81	131.33
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.37	1.40	1.34	1.32	1.34	1.33	1.29	0.99	0.98
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.29	9.26	8.90	8.79	8.55	8.88	8.84	8.91	8.75
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.24	11.08	10.70	10.65	10.47	10.58	10.70	10.69	10.48
PATRIMONIO / PRESTAMOS TOTALES (%)	13.98	14.03	13.50	13.37	13.34	13.62	13.73	13.67	13.34
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.42	16.17	16.33	16.76	17.27	15.58	17.64	16.72	16.92
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.44	12.45	12.65	12.67	13.05	11.82	13.22	12.62	12.51
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	38.44	38.96	38.61	39.01	40.58	40.26	41.93	40.82	41.13
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.85	1.64	1.66	1.63	1.67	1.65	1.67	1.64	1.71
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.52	1.36	1.37	1.35	1.37	1.38	1.38	1.36	1.41
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.97	14.20	14.72	14.79	15.40	15.27	15.60	15.40	16.34
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.01	6.18	6.07	5.97	5.84	5.97	5.94	5.82	5.69
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.03	3.14	3.08	3.04	2.99	3.03	3.01	2.96	2.91
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.98	3.04	2.99	2.93	2.85	2.93	2.93	2.86	2.78

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.08	59.10	59.61	60.11	58.56	57.25	58.18	58.40	57.24
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.19	1.70	1.82	1.86	1.91	1.75	1.79	1.77	1.86
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	9,837.00
NUMERO DE BANCOS	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	19.00
PRESTAMOS / EMPLEADOS	2.00	1.97	1.99	2.06	2.06	2.08	2.12	2.17	2.22
DEPOSITOS TOTALES / EMPLEADOS	2.32	2.30	2.34	2.36	2.43	2.42	2.47	2.51	2.50
UTILIDAD NETA / EMPLEADOS	0.04	0.01	0.02	0.03	0.04	0.01	0.02	0.03	0.05
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	18.24	14.68	15.34	16.05	16.76	14.53	15.63	13.66	12.54
PRESTAMOS (%)	21.92	18.00	17.75	15.30	12.66	13.19	12.95	12.67	15.23
LOCALES (%)	22.00	18.78	17.63	14.89	12.92	12.32	12.53	12.22	15.01
EXTRANJEROS (%)	21.24	11.19	18.81	19.25	10.47	21.25	16.70	16.81	17.07
DEPOSITOS (%)	15.80	12.38	14.20	12.52	14.34	12.94	11.84	13.49	10.15
LOCALES (%)	16.89	11.51	14.42	12.84	14.70	13.74	12.15	12.67	9.60
EXTRANJEROS (%)	10.11	17.26	13.02	10.78	12.38	8.70	10.16	18.04	13.29
PATRIMONIO (%)	12.92	6.45	4.54	7.19	7.52	9.89	14.83	15.19	15.17
UTILIDAD NETA (%)	27.01	7.31	8.72	8.74	6.09	16.40	15.78	15.91	18.29
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	21,269.38
MENCION ESPECIAL	348.68	347.64	328.23	375.56	437.26	471.56	505.12	459.81	434.89
SUBNORMAL	71.27	87.01	125.29	115.85	131.93	136.84	167.80	130.67	161.08
DUDOSO	95.36	102.15	90.28	104.30	111.31	148.45	157.45	150.59	108.12
IRRECUPERABLE	14.60	21.80	18.45	17.83	19.86	19.78	19.30	23.98	46.28