

BANCA PANAMEÑA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2013	2014				2015			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	29,522.82	29,567.97	31,118.75	31,910.82	33,224.74	34,105.53	34,724.18	0.00	0.00
ACTIVOS LIQUIDOS	3,851.93	3,495.41	4,113.06	4,025.95	4,157.68	4,090.95	3,988.13	0.00	0.00
TOTAL DE PRESTAMOS	18,922.89	19,281.74	20,039.67	20,802.74	21,805.15	22,378.81	23,032.75	0.00	0.00
LOCALES	16,908.50	17,273.96	17,969.63	18,689.87	19,446.93	19,946.46	20,540.86	0.00	0.00
EXTRANJEROS	2,014.39	2,007.77	2,070.03	2,112.86	2,358.22	2,432.35	2,491.89	0.00	0.00
TOTAL DE INVERSIONES	5,199.57	5,540.87	5,662.19	5,802.85	5,946.52	6,227.46	6,340.57	0.00	0.00
TOTAL DE DEPOSITOS	22,303.22	22,442.24	23,315.23	24,081.14	24,567.72	24,998.01	25,128.34	0.00	0.00
LOCALES	18,945.52	19,020.75	19,720.05	20,264.67	20,763.85	21,059.49	21,414.07	0.00	0.00
DEPOSITOS DE OFICIALES	5.00	5.00	8.20	5.00	5.00	5.00	251.11	0.00	0.00
DEPOSITOS DE PARTICULARES	18,111.36	18,363.86	18,990.07	19,305.57	19,894.28	20,165.28	20,351.70	0.00	0.00
DEPOSITOS DE BANCOS	829.16	651.89	721.77	954.10	864.57	889.22	811.26	0.00	0.00
EXTRANJEROS	3,357.70	3,421.49	3,595.19	3,816.47	3,803.87	3,938.52	3,714.27	0.00	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	2,434.14	2,526.17	2,669.05	2,804.92	2,882.02	2,911.37	2,842.12	0.00	0.00
DEPOSITOS DE BANCOS	923.56	895.32	926.14	1,011.55	921.85	1,027.15	872.15	0.00	0.00
PATRIMONIO TOTAL	2,524.87	2,626.05	2,750.95	2,844.02	2,907.85	3,017.96	3,078.60	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	27,403.92	27,691.99	28,906.95	29,993.30	31,373.78	31,836.75	32,921.46	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	22,509.70	23,193.09	23,961.80	24,894.50	25,937.07	26,714.44	27,537.59	0.00	0.00
TOTAL DE PRESTAMOS	17,860.02	18,158.31	18,830.00	19,633.03	20,364.02	20,830.27	21,536.21	0.00	0.00
TOTAL DE INVERSIONES	4,649.68	5,034.78	5,131.80	5,261.47	5,573.05	5,884.16	6,001.38	0.00	0.00
PATRIMONIO TOTAL	2,436.57	2,507.85	2,559.45	2,656.48	2,716.36	2,822.00	2,914.77	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,314.95	345.95	712.15	1,086.94	1,475.90	394.54	801.72	0.00	0.00
EGRESOS DE OPERACIONES	672.56	175.88	361.08	552.87	755.44	203.11	411.39	0.00	0.00
INGRESO NETO DE INTERESES	642.38	170.07	351.06	534.07	720.46	191.43	390.33	0.00	0.00

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OTROS INGRESOS	429.30	101.29	214.03	330.80	481.60	120.34	247.13	0.00	0.00
INGRESO DE OPERACIONES	1,071.68	271.36	565.10	864.87	1,202.06	311.77	637.46	0.00	0.00
EGRESOS GENERALES	627.57	155.37	328.78	505.06	688.11	177.70	370.61	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	444.11	116.00	236.31	359.81	513.95	134.08	266.86	0.00	0.00
UTILIDAD DEL PERIODO	375.14	95.76	199.67	306.77	443.77	116.31	223.34	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	142.07	133.66	140.38	167.14	163.41	195.44	193.41	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	253.41	256.03	258.40	206.95	214.61	221.35	238.61	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.75	0.69	0.70	0.80	0.75	0.87	0.84	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	178.37	191.55	184.07	123.81	131.33	113.25	123.37	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.34	1.33	1.29	0.99	0.98	0.99	1.04	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.55	8.88	8.84	8.91	8.75	8.85	8.87	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.47	10.58	10.70	10.69	10.48	10.55	10.48	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.34	13.62	13.73	13.67	13.34	13.49	13.37	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.27	15.58	17.64	16.72	16.92	16.37	15.87	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.05	11.82	13.22	12.62	12.51	11.99	11.49	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.58	40.26	41.93	40.82	41.13	41.28	41.10	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.67	1.65	1.67	1.64	1.71	1.74	1.62	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.37	1.38	1.38	1.36	1.41	1.46	1.36	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.40	15.27	15.60	15.40	16.34	16.49	15.32	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.84	5.97	5.94	5.82	5.69	5.91	5.82	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.99	3.03	3.01	2.96	2.91	3.04	2.99	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.85	2.93	2.93	2.86	2.78	2.87	2.83	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.56	57.25	58.18	58.40	57.24	57.00	58.14	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.91	1.75	1.79	1.77	1.86	1.80	1.79	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	9,195.00	9,277.00	9,445.00	9,592.00	9,837.00	10,009.00	10,121.00	0.00	0.00
NUMERO DE BANCOS	18.00	18.00	18.00	18.00	19.00	19.00	19.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2.06	2.08	2.12	2.17	2.22	2.24	2.28	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.43	2.42	2.47	2.51	2.50	2.50	2.48	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.04	0.01	0.02	0.03	0.05	0.01	0.02	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	16.76	14.53	15.63	13.66	12.54	15.35	11.59	0.00	0.00
PRESTAMOS (%)	12.66	13.19	12.95	12.67	15.23	16.06	14.94	0.00	0.00
LOCALES (%)	12.92	12.32	12.53	12.22	15.01	15.47	14.31	0.00	0.00
EXTRANJEROS (%)	10.47	21.25	16.70	16.81	17.07	21.15	20.38	0.00	0.00
DEPOSITOS (%)	14.34	12.94	11.84	13.49	10.15	11.39	7.78	0.00	0.00
LOCALES (%)	14.70	13.74	12.15	12.67	9.60	10.72	8.59	0.00	0.00
EXTRANJEROS (%)	12.38	8.70	10.16	18.04	13.29	15.11	3.31	0.00	0.00
PATRIMONIO (%)	7.52	9.89	14.83	15.19	15.17	14.92	11.91	0.00	0.00
UTILIDAD NETA (%)	6.09	16.40	15.78	15.91	18.29	21.45	11.86	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	18,475.93	18,761.13	19,323.16	20,244.62	21,269.38	21,882.24	22,538.15	0.00	0.00
MENCION ESPECIAL	437.26	471.56	505.12	459.81	434.89	414.76	435.61	0.00	0.00
SUBNORMAL	131.93	136.84	167.80	130.67	161.08	123.85	114.14	0.00	0.00
DUDOSO	111.31	148.45	157.45	150.59	108.12	116.98	105.08	0.00	0.00
IRRECUPERABLE	19.86	19.78	19.30	23.98	46.28	62.32	78.38	0.00	0.00