

BANCA 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	68,906.93	69,660.44	72,869.64	74,925.77	77,932.84	79,540.69	82,570.24	84,026.50	85,583.17
ACTIVOS LIQUIDOS	10,776.92	11,331.70	12,212.73	11,886.78	13,078.39	13,046.97	12,759.49	12,289.10	12,621.93
TOTAL DE PRESTAMOS	44,862.64	44,789.02	46,803.44	48,812.91	50,464.85	51,402.20	53,485.14	55,198.00	56,071.47
LOCALES	31,637.16	31,693.82	32,682.69	34,083.70	34,954.47	36,096.98	36,721.13	38,199.29	39,145.66
EXTRANJEROS	13,225.48	13,095.20	14,120.76	14,729.21	15,510.39	15,305.22	16,764.01	16,998.71	16,925.81
TOTAL DE INVERSIONES	10,473.23	11,087.00	11,294.19	11,586.89	11,785.95	12,366.46	12,887.47	12,872.47	12,958.89
TOTAL DE DEPOSITOS	49,496.85	50,512.40	52,995.89	55,055.69	56,122.69	56,928.14	58,533.62	59,701.63	59,752.02
LOCALES	32,368.51	33,054.09	34,030.74	35,135.37	35,270.02	35,480.10	35,618.39	36,484.49	37,393.23
DEPOSITOS DE OFICIALES	27.58	65.66	85.58	145.38	101.95	101.62	362.98	348.36	519.44
DEPOSITOS DE PARTICULARES	30,020.26	30,579.61	31,346.48	31,764.10	32,555.27	32,674.44	32,725.28	33,376.99	34,322.68
DEPOSITOS DE BANCOS	2,320.67	2,408.81	2,598.68	3,225.89	2,612.79	2,704.04	2,530.12	2,759.14	2,551.11
EXTRANJEROS	17,128.33	17,458.31	18,965.15	19,920.32	20,852.68	21,448.04	22,915.23	23,217.14	22,358.79
DEPOSITOS DE OFICIALES	93.91	152.67	56.10	58.11	1,704.22	1,332.96	487.69	1,351.64	838.85
DEPOSITOS DE PARTICULARES	10,804.25	11,032.50	11,456.01	12,225.15	12,476.08	12,800.47	12,605.45	12,811.54	13,462.08
DEPOSITOS DE BANCOS	6,230.18	6,273.14	7,453.05	7,637.06	6,672.38	7,314.61	9,822.10	9,053.96	8,057.86
PATRIMONIO TOTAL	7,128.10	7,366.45	7,638.99	7,960.60	8,112.73	8,388.66	8,652.36	8,743.95	8,871.88
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	65,940.51	68,036.83	70,021.31	72,161.54	73,419.88	74,600.57	77,719.94	79,476.14	81,758.01
ACTIVOS GENERADORES DE INGRESOS	53,376.02	55,353.11	56,917.18	58,626.26	58,793.34	59,822.34	62,235.13	64,235.14	65,640.58
TOTAL DE PRESTAMOS	43,405.98	44,672.09	46,111.06	47,716.33	47,663.75	48,095.61	50,144.29	52,005.46	53,268.16
TOTAL DE INVERSIONES	9,970.04	10,681.02	10,806.12	10,909.93	11,129.59	11,726.73	12,090.83	12,229.68	12,372.42
PATRIMONIO TOTAL	6,992.29	7,223.61	7,364.87	7,603.97	7,620.42	7,877.56	8,145.68	8,352.27	8,492.31
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,008.41	748.90	1,530.69	2,334.01	3,161.54	832.32	1,683.98	2,563.66	3,464.18
EGRESOS DE OPERACIONES	1,419.94	337.61	694.97	1,065.18	1,447.35	379.11	764.53	1,165.95	1,579.60
INGRESO NETO DE INTERESES	1,588.48	411.29	835.72	1,268.83	1,714.19	453.21	919.45	1,397.71	1,884.58

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OTROS INGRESOS	1,343.47	328.00	652.43	996.65	1,387.50	360.40	718.06	1,180.52	1,605.03
INGRESO DE OPERACIONES	2,931.95	739.29	1,488.15	2,265.48	3,101.68	813.60	1,637.51	2,578.23	3,489.62
EGRESOS GENERALES	1,779.91	403.77	813.52	1,263.42	1,725.60	467.26	952.54	1,493.94	2,032.68
UTILIDAD ANTES DE PROVISIONES	1,152.04	335.51	674.64	1,002.06	1,376.09	346.35	684.97	1,084.29	1,456.94
UTILIDAD DEL PERIODO	926.28	288.87	561.24	839.66	1,147.73	293.38	570.39	921.37	1,205.74
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	334.54	334.41	339.65	373.99	459.70	438.34	474.52	480.27	561.85
TOTAL PROVISIONES PARA PRESTAMOS	589.06	589.91	608.59	435.56	431.71	440.40	442.19	463.07	454.23
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.75	0.75	0.73	0.77	0.91	0.85	0.89	0.87	1.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	176.08	176.41	179.18	116.46	93.91	100.47	93.19	96.42	80.85
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.31	1.32	1.30	0.89	0.86	0.86	0.83	0.84	0.81
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.34	10.57	10.48	10.62	10.41	10.55	10.48	10.41	10.37
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.88	13.18	13.15	13.18	13.03	13.15	13.04	12.85	12.85
PATRIMONIO / PRESTAMOS TOTALES (%)	15.89	16.45	16.32	16.31	16.08	16.32	16.18	15.84	15.82
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.77	22.43	23.04	21.59	23.30	22.92	21.80	20.58	21.12
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.64	16.27	16.76	15.86	16.78	16.40	15.45	14.63	14.75
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.93	44.38	44.36	42.64	44.30	44.64	43.82	42.15	42.81
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.74	2.09	1.97	1.91	1.95	1.96	1.83	1.91	1.84
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.40	1.70	1.60	1.55	1.56	1.57	1.47	1.55	1.47
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.25	16.00	15.24	14.72	15.06	14.90	14.00	14.71	14.20
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.64	5.41	5.38	5.31	5.38	5.57	5.41	5.32	5.28
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.66	2.44	2.44	2.42	2.46	2.53	2.46	2.42	2.41
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.98	2.97	2.94	2.89	2.92	3.03	2.95	2.90	2.87

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	60.71	54.62	54.67	55.77	55.63	57.43	58.17	57.94	58.25
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.52	2.37	2.29	2.27	2.36	2.41	2.31	2.45	2.45
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	18,326.00	18,582.00	18,880.00	19,237.00	19,500.00	19,715.00	19,850.00	20,065.00	20,069.00
NUMERO DE BANCOS	54.00	55.00	55.00	54.00	53.00	53.00	53.00	52.00	52.00
PRESTAMOS / EMPLEADOS	2.45	2.41	2.48	2.54	2.59	2.61	2.69	2.75	2.79
DEPOSITOS TOTALES / EMPLEADOS	2.70	2.72	2.81	2.86	2.88	2.89	2.95	2.98	2.98
UTILIDAD NETA / EMPLEADOS	0.05	0.02	0.03	0.04	0.06	0.01	0.03	0.05	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.42	4.89	8.13	7.97	13.10	14.18	13.31	12.15	9.82
PRESTAMOS (%)	6.94	0.52	2.77	4.70	12.49	14.77	14.28	13.08	11.11
LOCALES (%)	11.91	10.35	9.03	9.20	10.49	13.89	12.36	12.07	11.99
EXTRANJEROS (%)	(3.31)	(17.30)	(9.28)	(4.40)	17.28	16.88	18.72	15.41	9.13
DEPOSITOS (%)	7.41	3.11	6.04	8.88	13.39	12.70	10.45	8.44	6.47
LOCALES (%)	10.93	12.36	12.19	13.31	8.96	7.34	4.67	3.84	6.02
EXTRANJEROS (%)	1.33	(10.79)	(3.46)	1.86	21.74	22.85	20.83	16.55	7.22
PATRIMONIO (%)	3.96	4.03	7.31	9.84	13.81	13.88	13.27	9.84	9.36
UTILIDAD NETA (%)	(9.21)	30.70	18.47	26.30	23.91	1.56	1.63	9.73	5.05
CLASIFICACION PRESTAMOS									
NORMAL	43,880.77	43,717.54	45,595.80	47,620.97	49,423.96	50,260.15	52,250.81	53,768.36	54,397.44
MENCION ESPECIAL	940.55	996.51	956.56	915.34	804.76	912.48	977.13	1,107.76	1,204.38
SUBNORMAL	322.40	294.40	354.33	314.86	324.00	262.86	290.29	320.40	472.78
DUDOSO	246.23	297.09	312.35	316.31	220.45	259.30	211.97	280.15	284.95
IRRECUPERABLE	61.75	73.38	67.77	81.00	123.39	147.82	197.14	184.40	166.15