

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

	2014	2015				2016			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	33,224.74	34,105.53	34,718.00	35,644.72	36,683.18	37,607.67	38,123.61	38,684.27	0.00
ACTIVOS LIQUIDOS	4,157.68	4,090.95	3,987.98	3,869.30	4,031.26	4,039.82	4,182.76	3,967.50	0.00
TOTAL DE PRESTAMOS	21,805.15	22,378.81	23,032.72	23,984.91	24,680.83	25,238.24	25,545.18	26,131.92	0.00
LOCALES	19,446.93	19,946.46	20,540.83	21,325.08	22,017.80	22,492.31	22,958.32	23,447.03	0.00
EXTRANJEROS	2,358.22	2,432.35	2,491.89	2,659.83	2,663.03	2,745.93	2,586.86	2,684.89	0.00
TOTAL DE INVERSIONES	5,946.52	6,227.46	6,340.71	6,292.24	6,461.40	6,720.87	6,816.21	6,873.61	0.00
TOTAL DE DEPOSITOS	24,567.72	24,998.01	25,128.34	25,541.02	26,187.67	26,678.08	27,117.99	27,147.26	0.00
LOCALES	20,763.85	21,059.49	21,414.07	21,762.19	22,471.01	22,805.18	23,258.07	23,316.83	0.00
DEPOSITOS DE OFICIALES	5.00	5.00	251.11	236.57	373.16	377.61	380.39	371.75	0.00
DEPOSITOS DE PARTICULARES	19,894.28	20,165.28	20,351.70	20,628.68	21,117.44	21,521.57	21,858.66	22,041.39	0.00
DEPOSITOS DE BANCOS	864.57	889.22	811.26	896.94	980.41	906.01	1,019.03	903.68	0.00
EXTRANJEROS	3,803.87	3,938.52	3,714.27	3,778.83	3,716.67	3,872.89	3,859.92	3,830.43	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	2,882.02	2,911.37	2,842.12	2,848.59	2,854.98	2,929.58	2,961.51	2,869.39	0.00
DEPOSITOS DE BANCOS	921.85	1,027.15	872.15	930.24	861.69	943.32	898.41	961.04	0.00
PATRIMONIO TOTAL	2,907.85	3,017.96	3,072.03	3,044.47	3,087.99	3,208.83	3,343.79	3,437.30	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	31,373.78	31,836.75	32,918.37	33,777.77	34,953.96	35,856.60	36,420.80	37,164.50	0.00
ACTIVOS GENERADORES DE INGRESOS	25,937.07	26,714.44	27,537.64	28,441.37	29,446.95	30,282.69	30,867.41	31,641.34	0.00
TOTAL DE PRESTAMOS	20,364.02	20,830.27	21,536.19	22,393.83	23,242.99	23,808.53	24,288.95	25,058.42	0.00
TOTAL DE INVERSIONES	5,573.05	5,884.16	6,001.45	6,047.54	6,203.96	6,474.16	6,578.46	6,582.92	0.00
PATRIMONIO TOTAL	2,716.36	2,822.00	2,911.49	2,944.25	2,997.92	3,113.39	3,207.91	3,240.89	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,475.90	394.54	801.72	1,221.53	1,658.62	440.73	895.24	1,368.74	0.00
EGRESOS DE OPERACIONES	755.44	203.11	411.39	625.92	849.95	227.87	465.65	717.96	0.00
INGRESO NETO DE INTERESES	720.46	191.43	390.33	595.60	808.67	212.86	429.60	650.78	0.00

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OTROS INGRESOS	481.60	120.34	247.13	371.08	512.35	159.82	330.00	510.88	0.00
INGRESO DE OPERACIONES	1,202.06	311.77	637.46	966.68	1,321.02	372.68	759.60	1,161.66	0.00
EGRESOS GENERALES	688.11	177.70	374.61	576.62	766.50	238.25	474.91	717.55	0.00
UTILIDAD ANTES DE PROVISIONES	513.95	134.08	262.86	390.06	554.53	134.42	284.69	444.10	0.00
UTILIDAD DEL PERIODO	443.77	116.31	219.40	324.65	465.87	112.36	236.50	360.16	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	163.41	195.44	193.41	222.76	226.08	250.06	242.98	339.57	0.00
TOTAL PROVISIONES PARA PRESTAMOS	214.61	221.35	238.64	241.60	228.30	233.94	240.27	250.60	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.75	0.87	0.84	0.93	0.92	0.99	0.95	1.30	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	131.33	113.25	123.39	108.46	100.98	93.55	98.89	73.80	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.98	0.99	1.04	1.01	0.93	0.93	0.94	0.96	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	8.75	8.85	8.85	8.54	8.42	8.53	8.77	8.89	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.48	10.55	10.46	10.06	9.92	10.04	10.33	10.41	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.34	13.49	13.34	12.69	12.51	12.71	13.09	13.15	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.92	16.37	15.87	15.15	15.39	15.14	15.42	14.61	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.51	11.99	11.49	10.86	10.99	10.74	10.97	10.26	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	41.13	41.28	41.10	39.79	40.07	40.34	40.56	39.93	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.71	1.74	1.59	1.52	1.58	1.48	1.53	1.52	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.41	1.46	1.33	1.28	1.33	1.25	1.30	1.29	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.34	16.49	15.07	14.70	15.54	14.44	14.74	14.82	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.69	5.91	5.82	5.73	5.63	5.82	5.80	5.77	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.91	3.04	2.99	2.93	2.89	3.01	3.02	3.03	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.78	2.87	2.83	2.79	2.75	2.81	2.78	2.74	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.24	57.00	58.77	59.65	58.02	63.93	62.52	61.77	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.86	1.80	1.79	1.74	1.74	2.11	2.14	2.15	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	9,837.00	10,009.00	10,121.00	10,211.00	10,298.00	10,297.00	10,367.00	10,365.00	0.00
NUMERO DE BANCOS	19.00	19.00	19.00	19.00	19.00	19.00	19.00	18.00	0.00
PRESTAMOS / EMPLEADOS	2.22	2.24	2.28	2.35	2.40	2.45	2.46	2.52	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.50	2.50	2.48	2.50	2.54	2.59	2.62	2.62	0.00
UTILIDAD NETA / EMPLEADOS	0.05	0.01	0.02	0.03	0.05	0.01	0.02	0.03	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	12.54	15.35	11.57	11.70	10.41	10.27	9.81	8.53	0.00
PRESTAMOS (%)	15.23	16.06	14.94	15.30	13.19	12.78	10.91	8.95	0.00
LOCALES (%)	15.01	15.47	14.31	14.10	13.22	12.76	11.77	9.95	0.00
EXTRANJEROS (%)	17.07	21.15	20.38	25.89	12.93	12.89	3.81	0.94	0.00
DEPOSITOS (%)	10.15	11.39	7.78	6.06	6.59	6.72	7.92	6.29	0.00
LOCALES (%)	9.60	10.72	8.59	7.39	8.22	8.29	8.61	7.14	0.00
EXTRANJEROS (%)	13.29	15.11	3.31	(0.99)	(2.29)	(1.67)	3.92	1.37	0.00
PATRIMONIO (%)	15.17	14.92	11.67	7.05	6.19	6.32	8.85	12.90	0.00
UTILIDAD NETA (%)	18.29	21.45	9.88	5.83	4.98	(3.39)	7.79	10.94	0.00
CLASIFICACION PRESTAMOS									
NORMAL	21,269.38	21,882.24	22,538.15	23,340.66	24,080.88	24,481.52	24,702.60	25,195.62	0.00
MENCION ESPECIAL	434.89	414.76	435.61	536.28	467.91	601.74	673.41	732.34	0.00
SUBNORMAL	161.08	123.85	114.14	138.98	184.74	178.48	216.19	232.85	0.00
DUDOSO	108.12	116.98	105.08	104.28	96.73	109.06	77.46	104.13	0.00
IRRECUPERABLE	46.28	62.32	78.38	106.31	78.87	101.38	115.80	117.57	0.00